

DEEP DIVE: AWARD WINNERS



An award by **IDZ**

Cashee Tech & The Gradient

# *Defining Youth Banking: The Story of Cashee*



**20 NOVEMBER 2024**  
**5 PM CET**

San Francisco 8 am • London 4 pm  
Bangalore 9:30 pm • São Paulo 12 am

SASHA SHUMYLO  
Associate Partner, The Gradient





# Agenda

**01**

## **The Gradient**

Who we are, what we do, our clients & partners.

**02**

## **The Beginning**

Initial request, state of the app, goals, and plans.

**03**

## **The Middle**

The process insights  
1/2/3/4/5.

**04**

## **The Finale**

What we've achieved, what the next plans are

**05**


## **Q&A**

Anything else you want to know.



# THE GRADIENT



We help innovators and  
risk-takers to  design  
and  launch  
remarkable digital  
products





**A group of curious and talented people who love to make stuff, and to make stuff happen**

We're a team of 40 experienced strategists, designers, marketers, and business analysts on a mission to shape the future through remarkable digital products.

Lviv · Kyiv · London · Krakiv

4.9 ★

Top Rated UX  
Agency Worldwide

Clutch



# Our clients

FinTech

E-commerce

Health Care

AI

SaaS



Nasdaq Dubai



Bitech



Ukrsibbank



Saudi Fransi Capital



JAJA



Qatar Airways



Azercell



Phillips



# CASH EE





[About](#) [Blog](#) [FAQs](#)



KSA

العربية

Get the app

# BANKING

# FOR

Scan to  
download



Powered by  
**anb**  
arab national bank البنك العربي الوطني



# THE

# YOUTH

The brand new way to learn,  
earn, save, and spend for kids  
and teens



# THE CARD FOR EVERY VIBE

Chill, explore, hustle – Cashee's with you through it all. Wherever Visa's accepted, your Cashee card will be too.

Apple Pay

Google Pay

SAMSUNG Pay







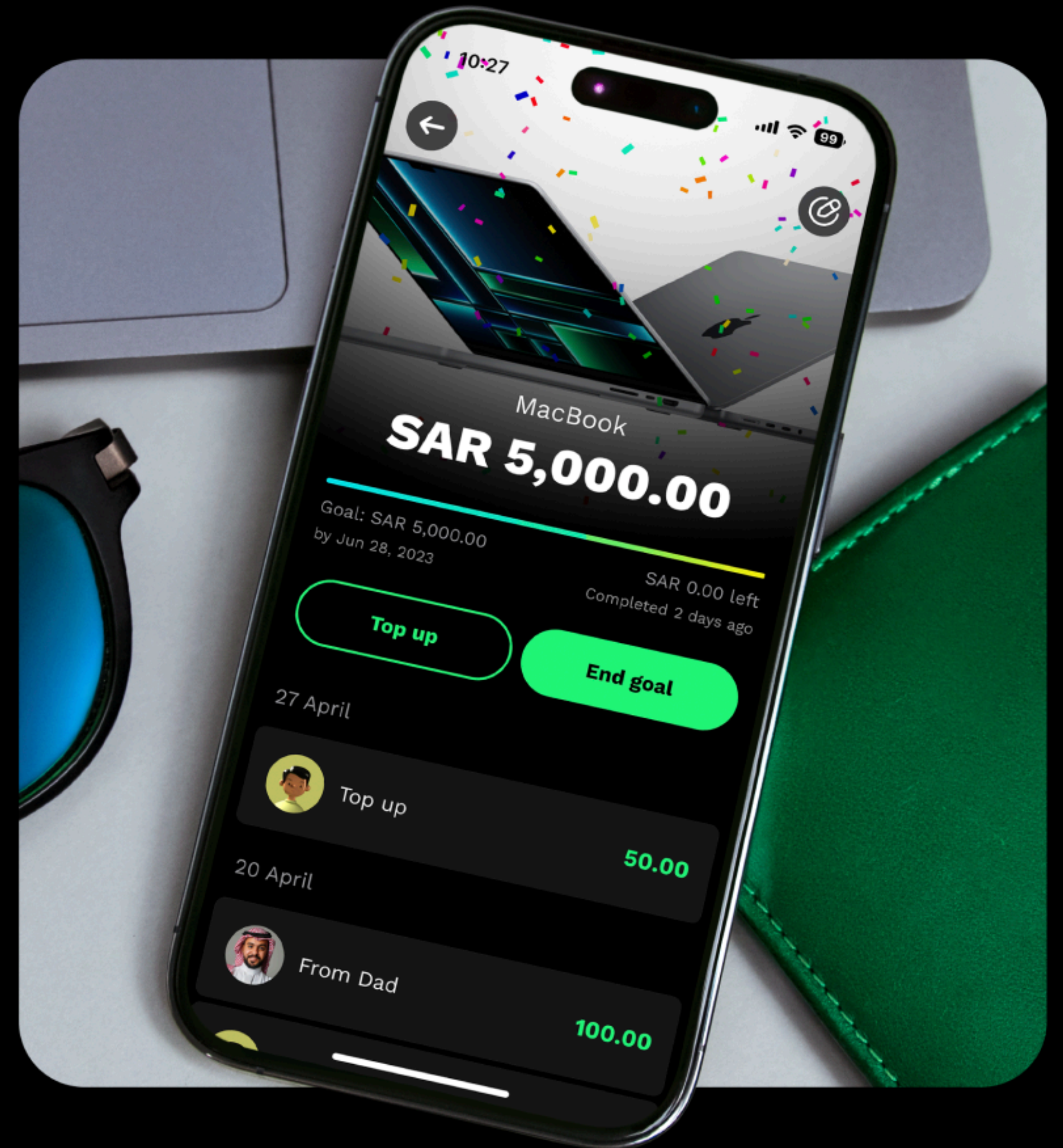
# MAKE SENSE OF YOUR MONEY

Track the money you get, spend, and save easily — all in one app.



# HIT THOSE SAVINGS GOALS

Crush your financial goals by saving automatically every time you spend or earn with Cashee's Autosave features!







# LEARN TO EARN REWARDS

Complete bitesized lessons and earn Cashee coins. Redeem your coins for amazing rewards and prizes !



## 3 CARDS TO CHOOSE FROM



Team Heart



## ASK YOUR PARENTS FOR MONEY IN THE APP

Add gifs to get your  
money faster



Get instant  
notifications on every  
transaction

Block or unblock  
your card from your  
app



New gigs to earn  
extra money

Coming soon



Gold in swimming competition  
**SAR 200**

Create challenges to  
do better and earn  
more



## UNLOCK NEW LEVELS & ACHIEVEMENTS

Get extra coins to  
redeem on cool stuff



**For the youth**

**For parents**





# POCKET MONEY THAT'S DIGITAL

Track the money you get, spend, and  
save easily — all in one app.



# REAL-TIME MONITORING

Get instant alerts when your children use their card – in-store or online – and set up limits for how much they can spend and where they can shop.







# SET CHALLENGES FOR YOUR KIDS

Getting good grades, making soccer practice, helping you with a project – set your kids challenges that get them to try harder and earn them extra money.



# THE BEGINNING



- **Launched:** Jul 2020
- **User base:** ~60 (15+)
- **Problem:**
  - Teens excluded from the financial system;
  - Schools and parents lack tools to teach money management.
  - Parents control finances; older generations distrust banks, relying on cash.
- **Mission:**
  - Empower teens to manage money effectively, promoting financial health like physical health and creating lasting social impact.

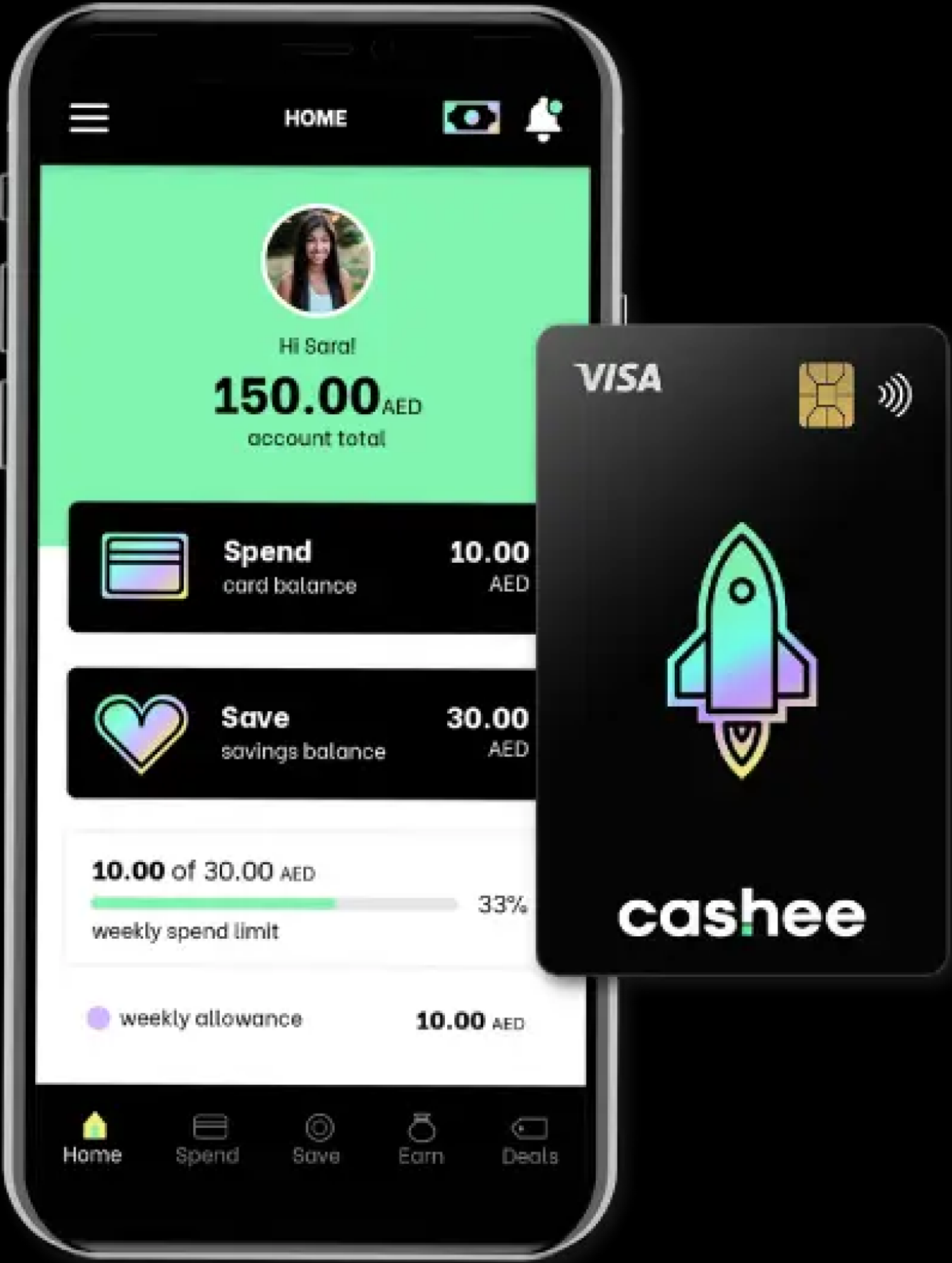


- Request

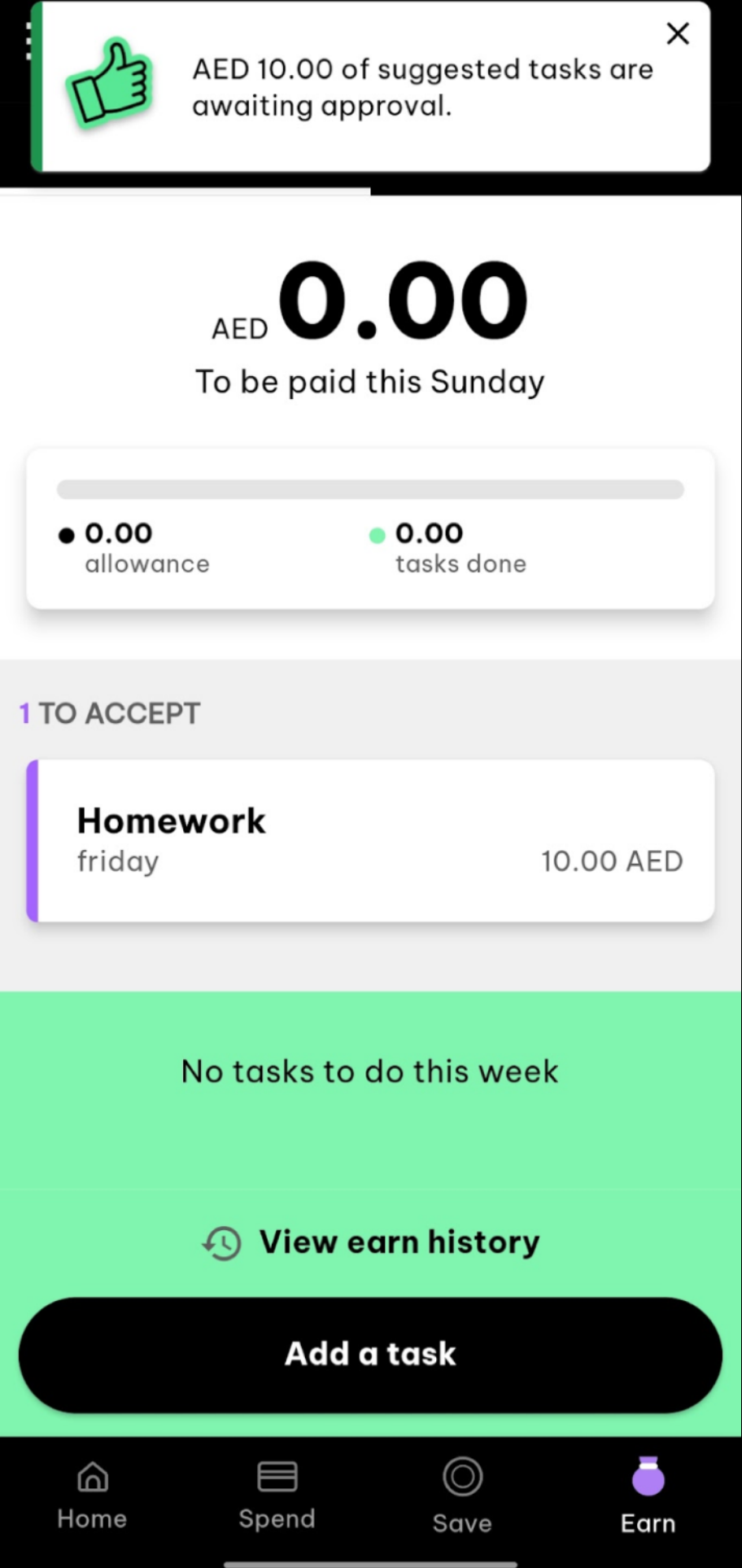
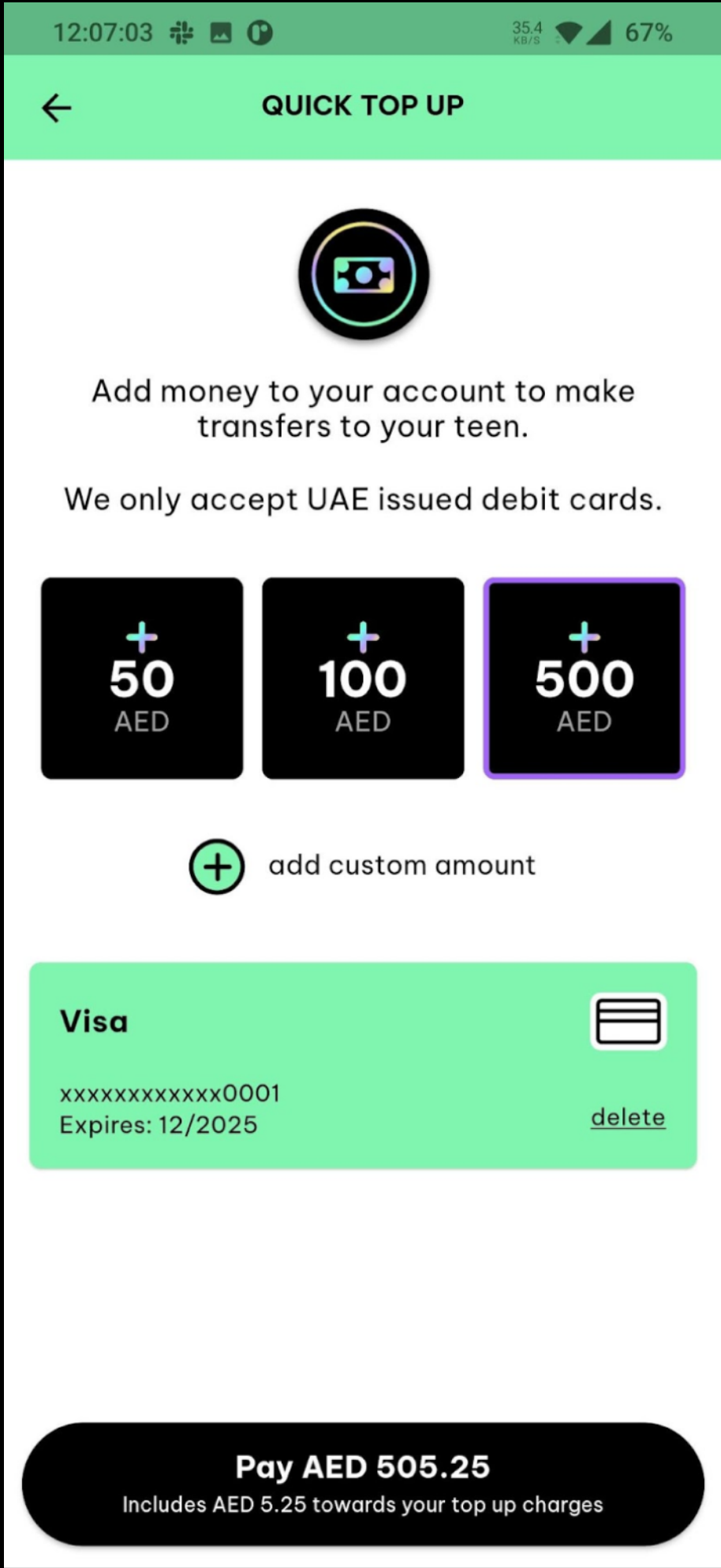
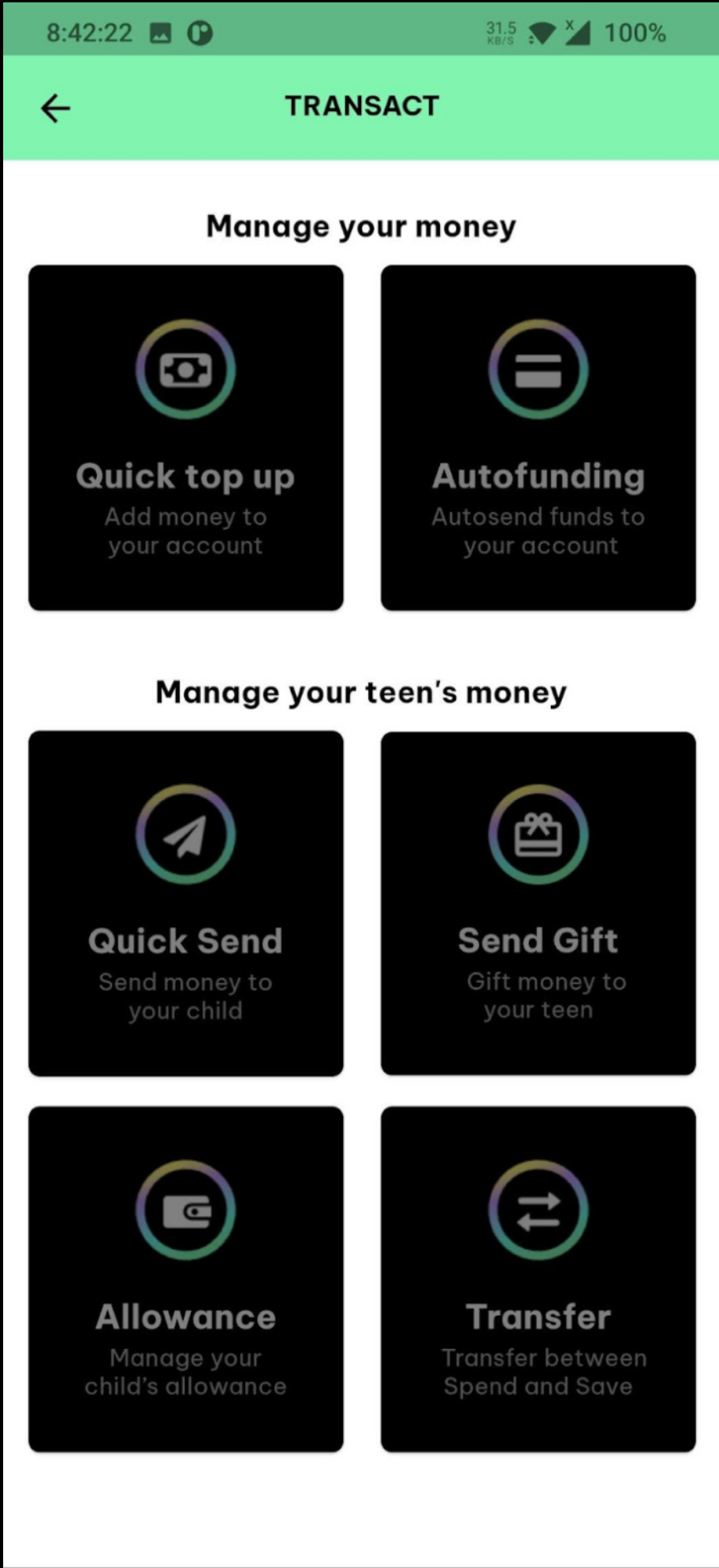
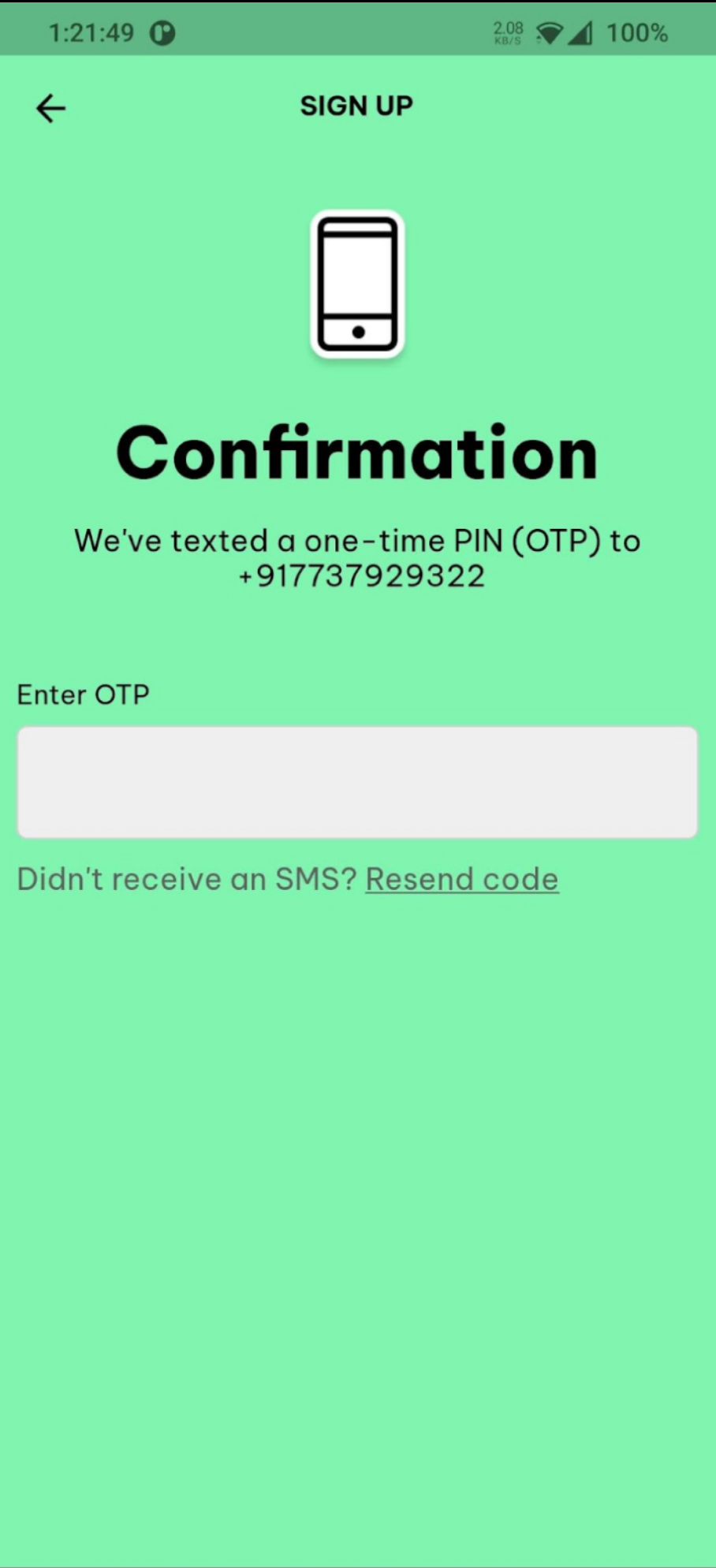
→ Completely redesign the app to enhance user experience, align with expansion into the Saudi Arabian market.

→ Develop an education module to differentiate the app as an EdTech solution, aligning with the mission and standing out from commoditized FinTech offerings.













Team  
vibes

**cashee**



**Microsoft for Startups**



**cashee**



# THE MIDDLE

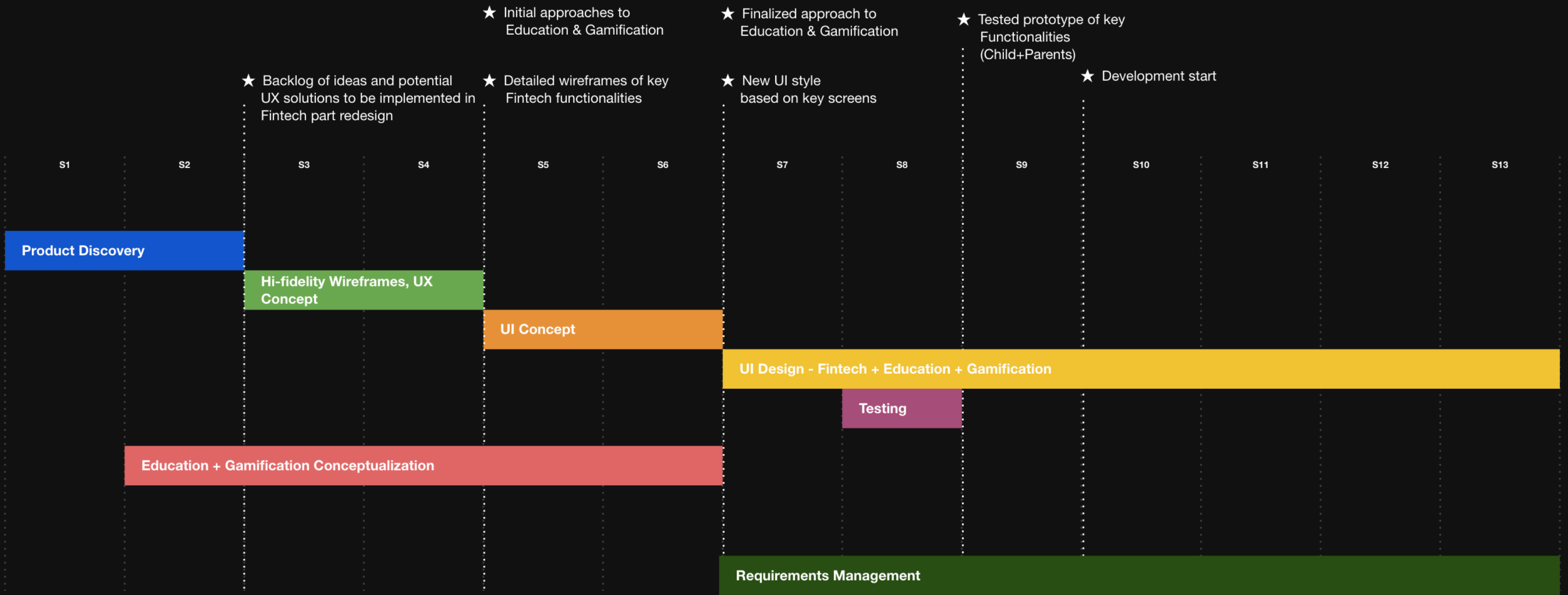


# THE INSIGHT #1

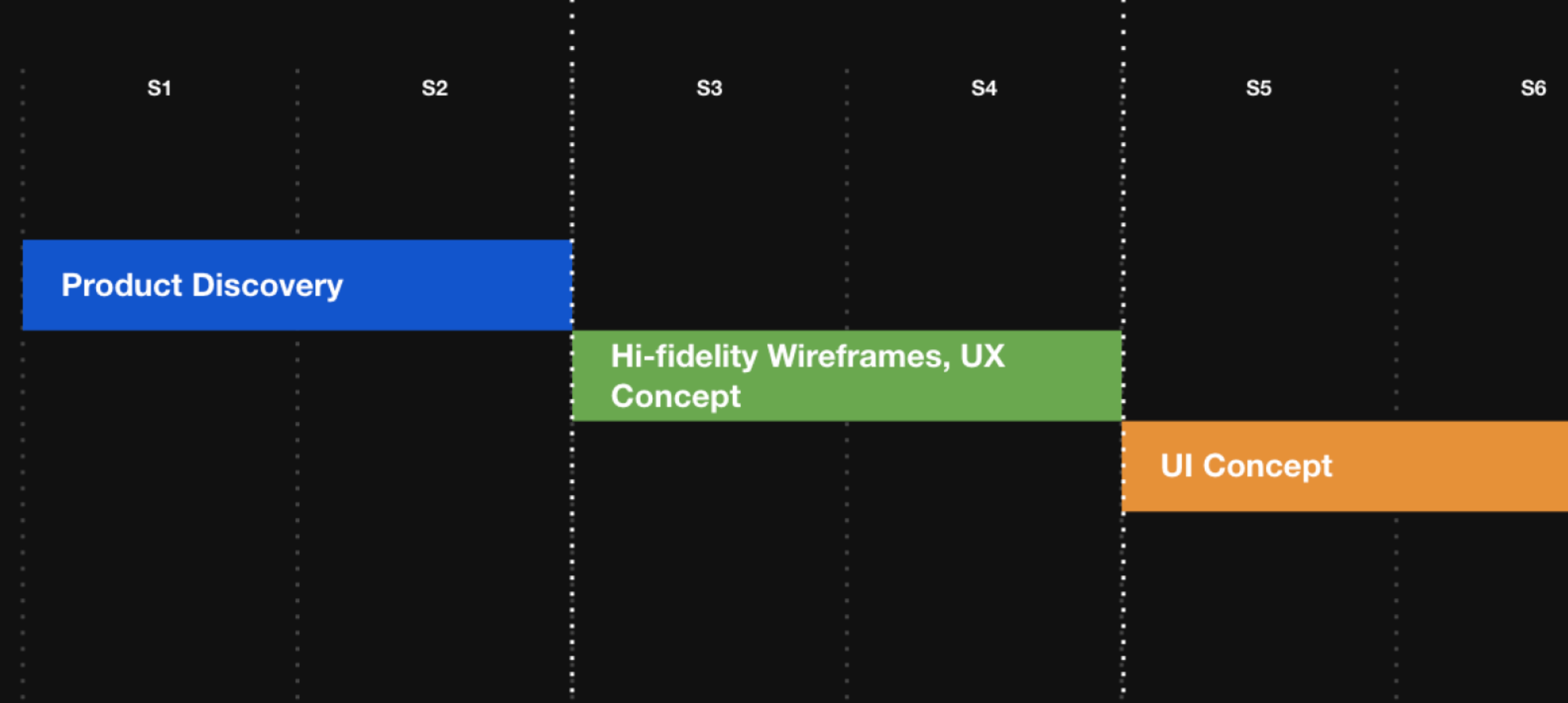
The Process



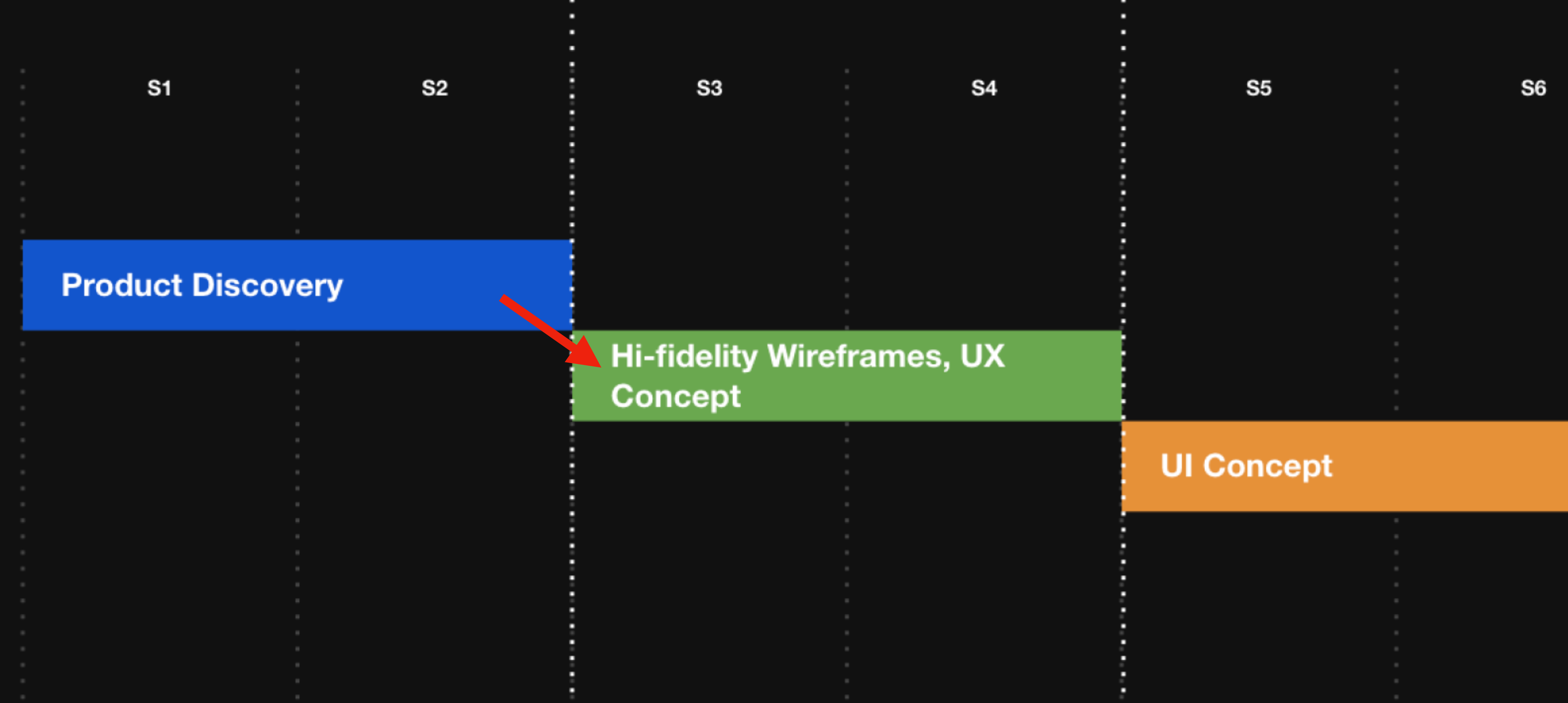
# Design Timeline - 13 weeks











Discovery

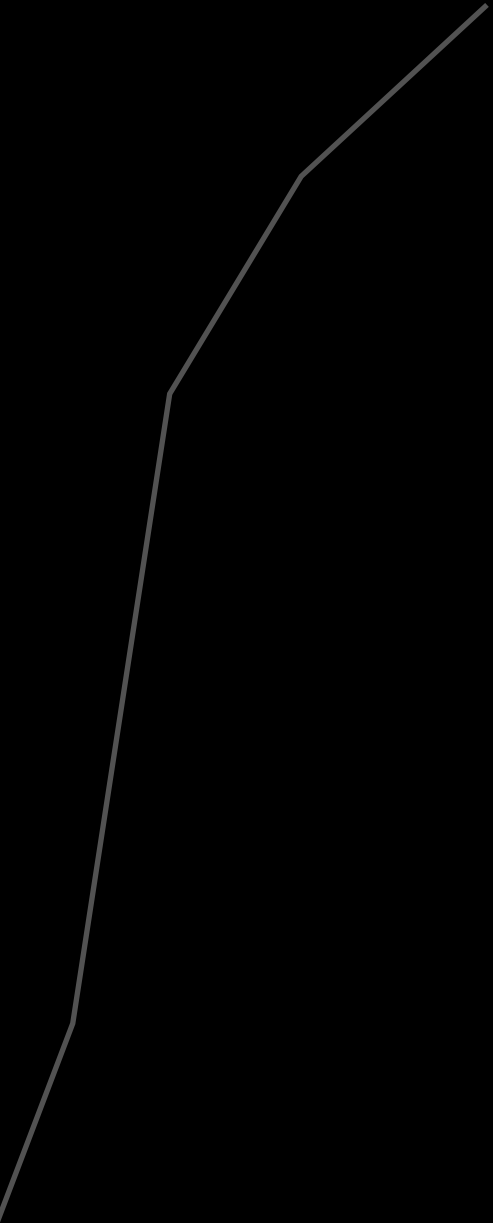
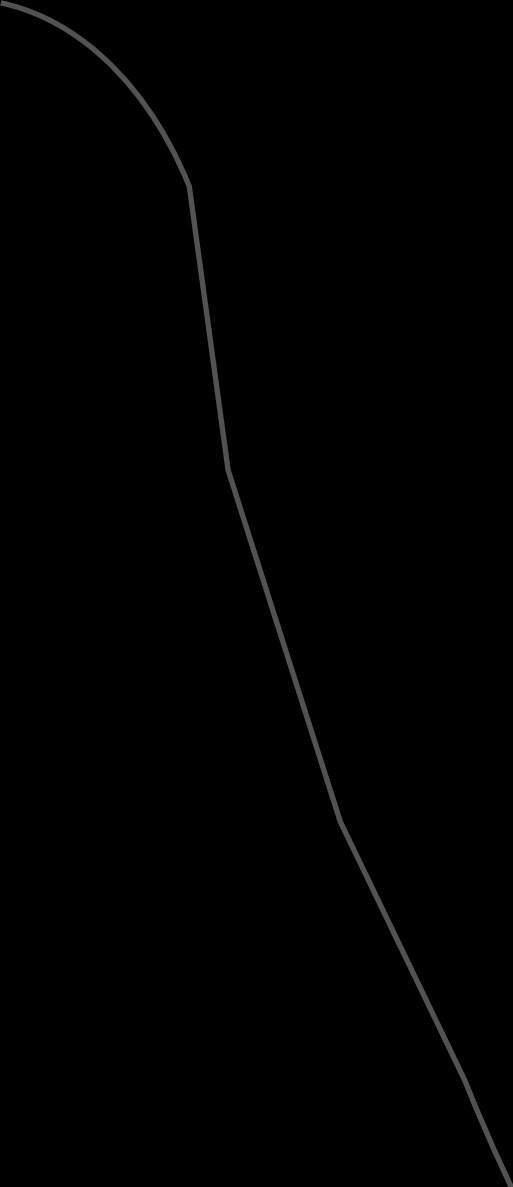
Concept



**Discovery → Concept**

Discovery

Concept





Discovery

insight

insight

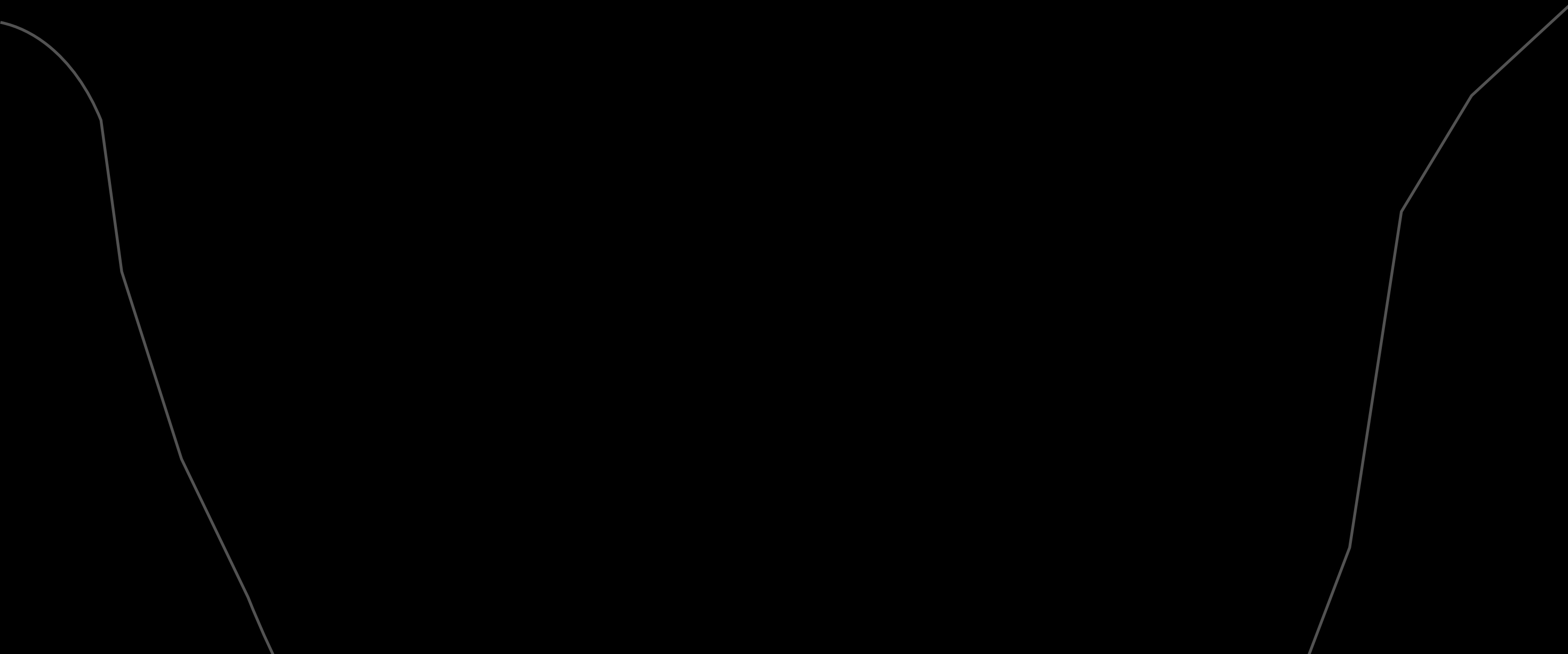
insight

insight

insight

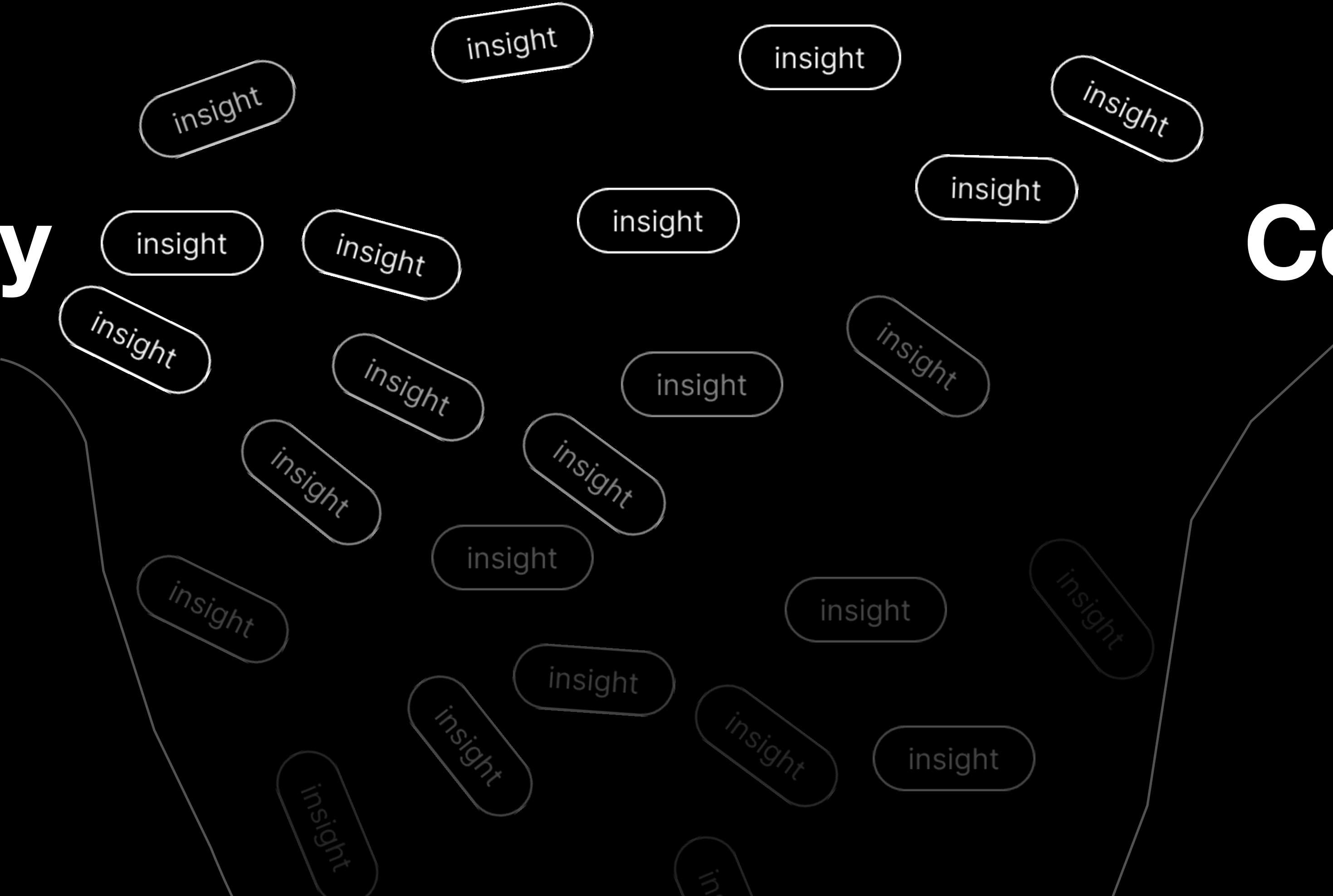
insight

Concept



Discovery

Concept

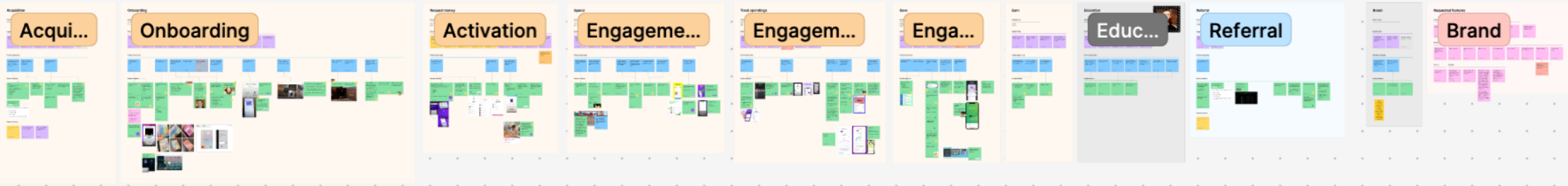




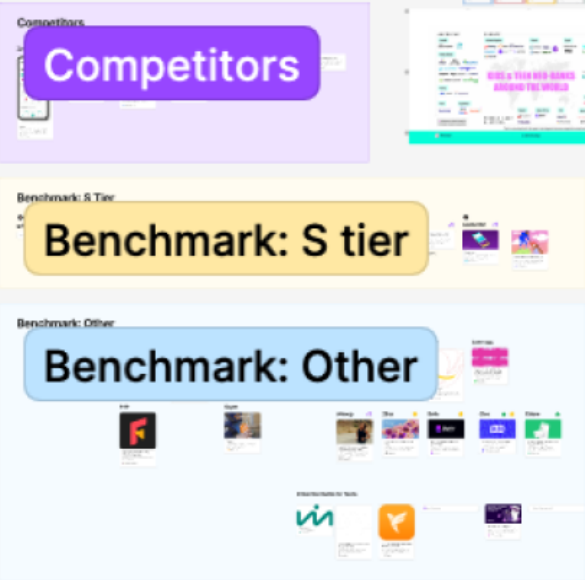
Parents



Teens

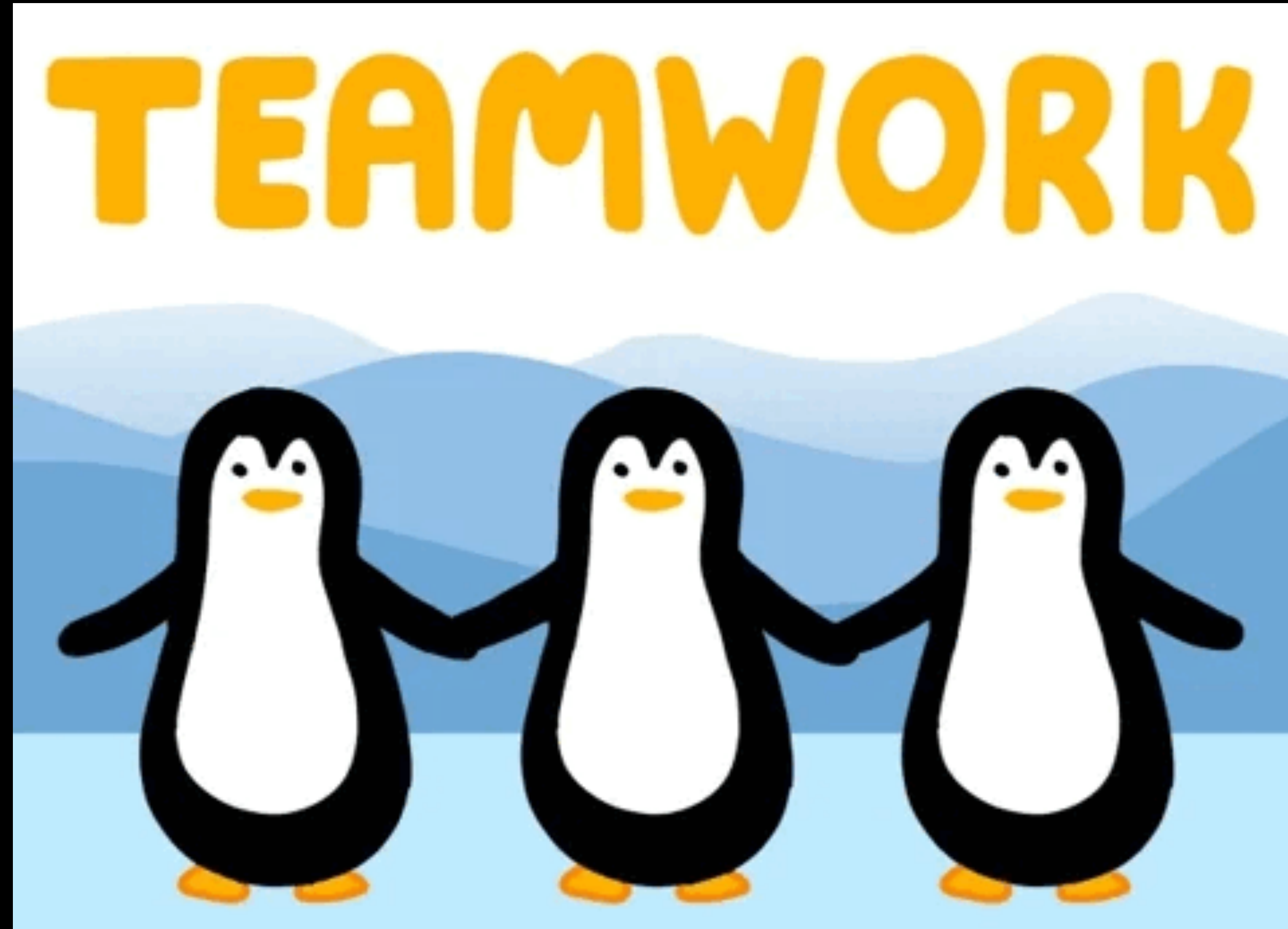


Competitors & Benchmark



*\*and team work...*





Product Strategist

Product Designer

Business Analyst







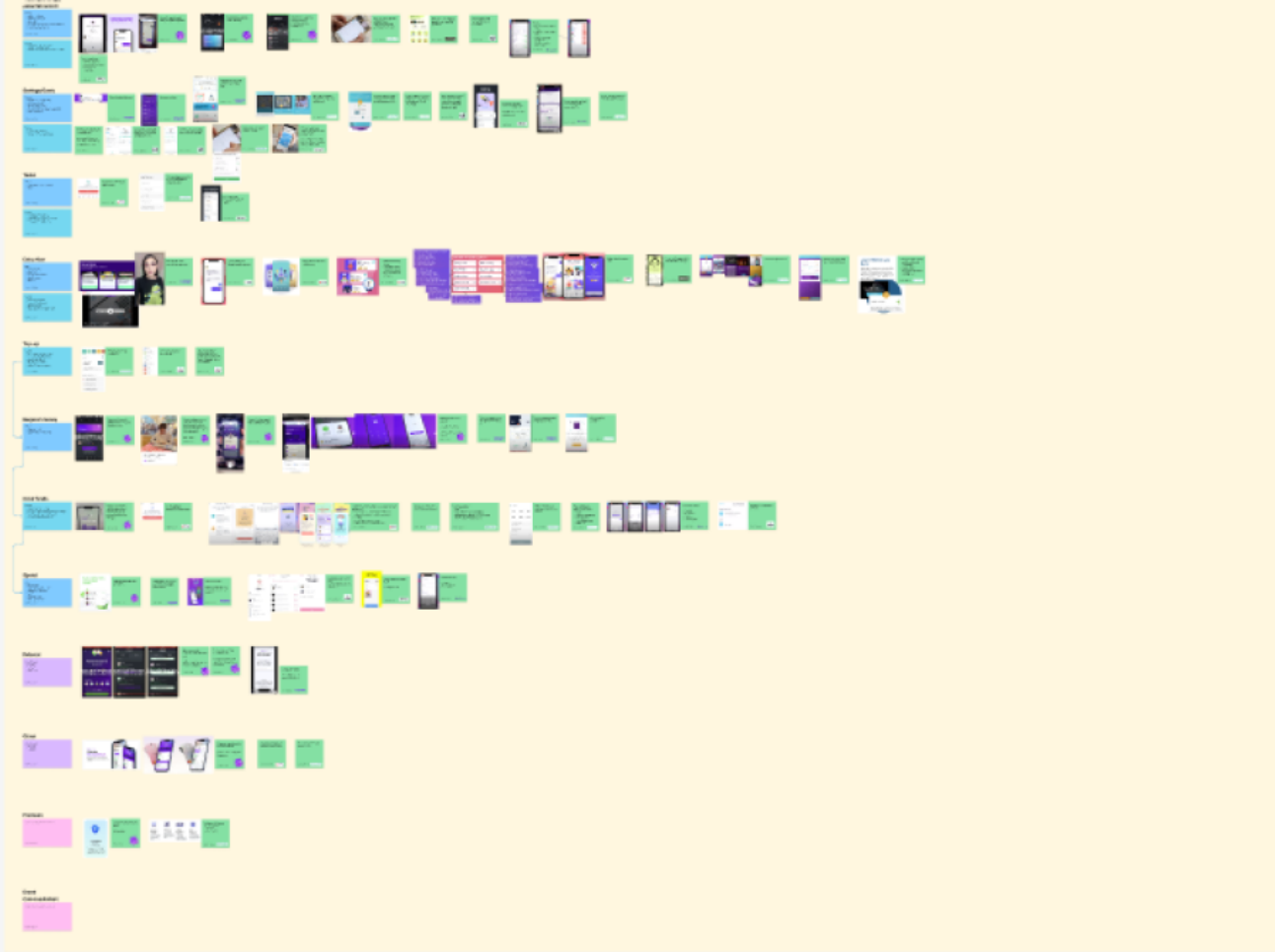
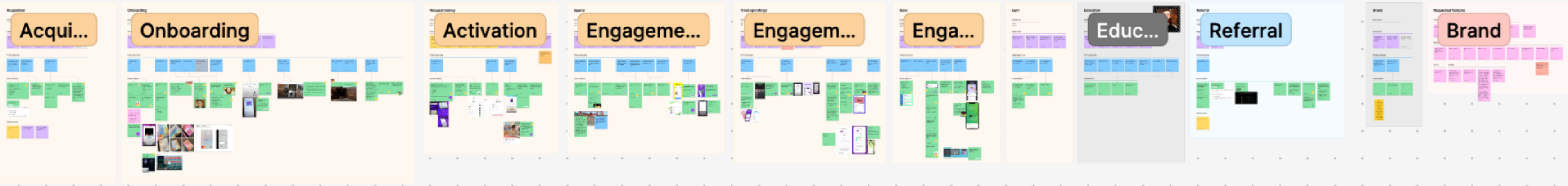


*How to transfer knowledge?*

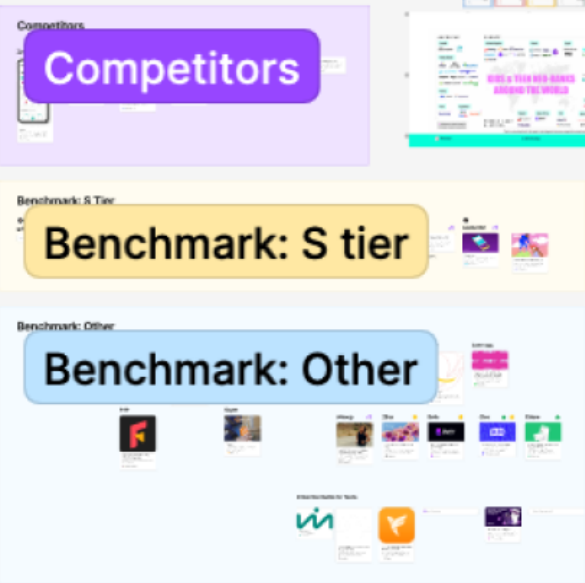
Parents



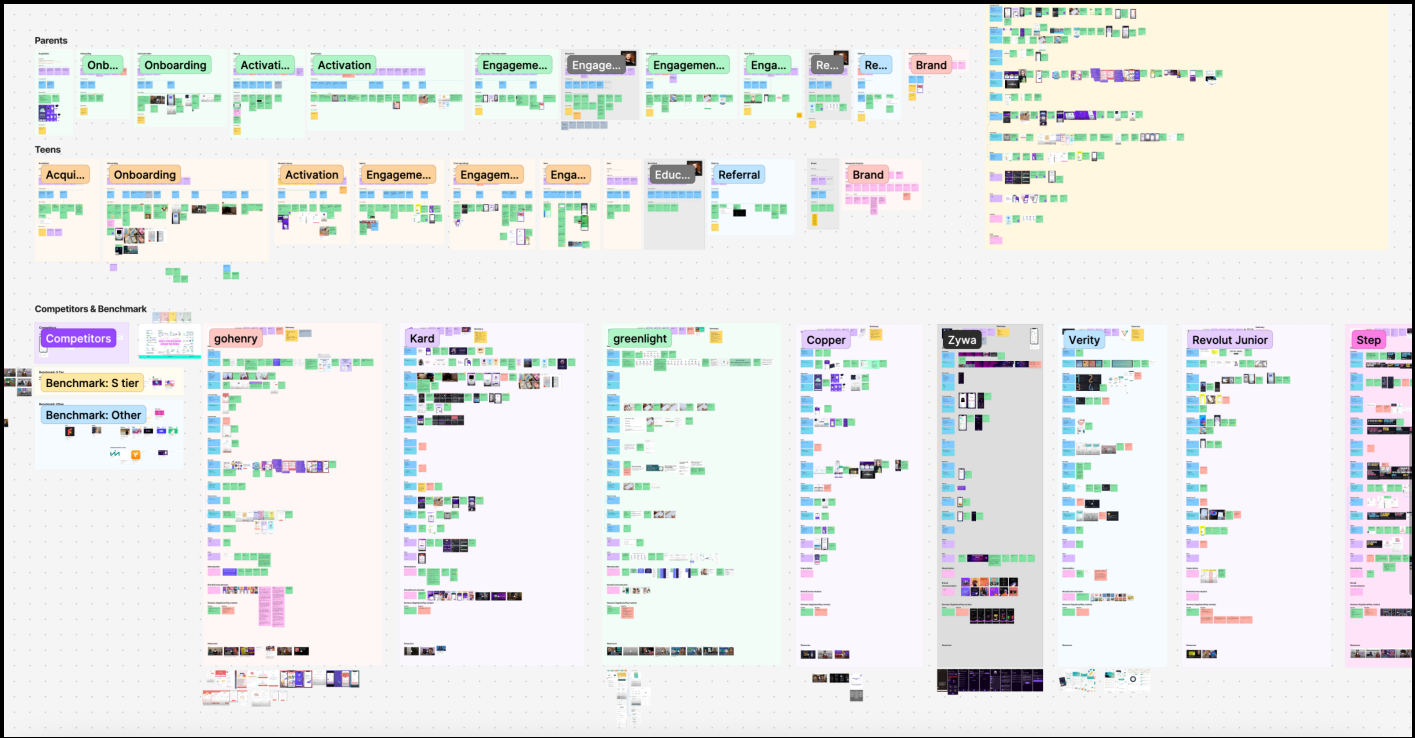
Teens



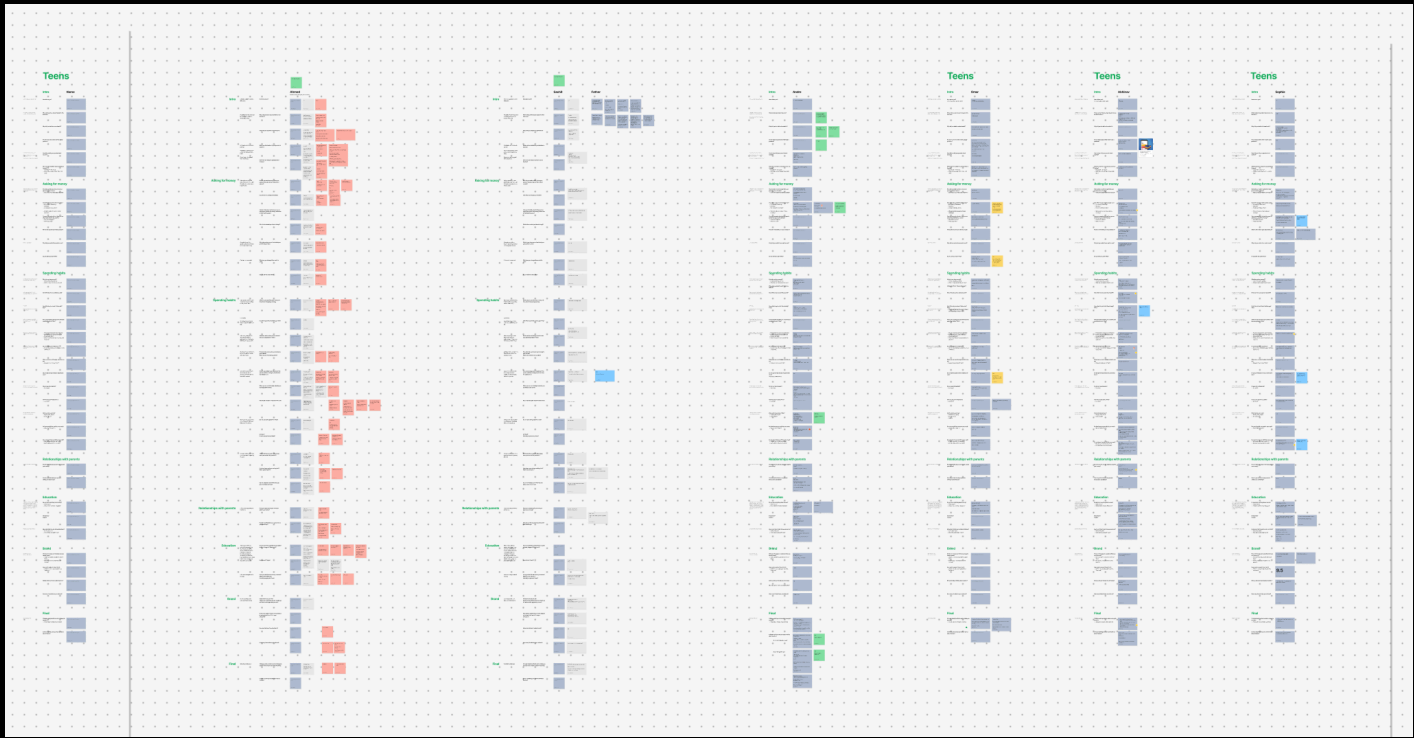
Competitors & Benchmark



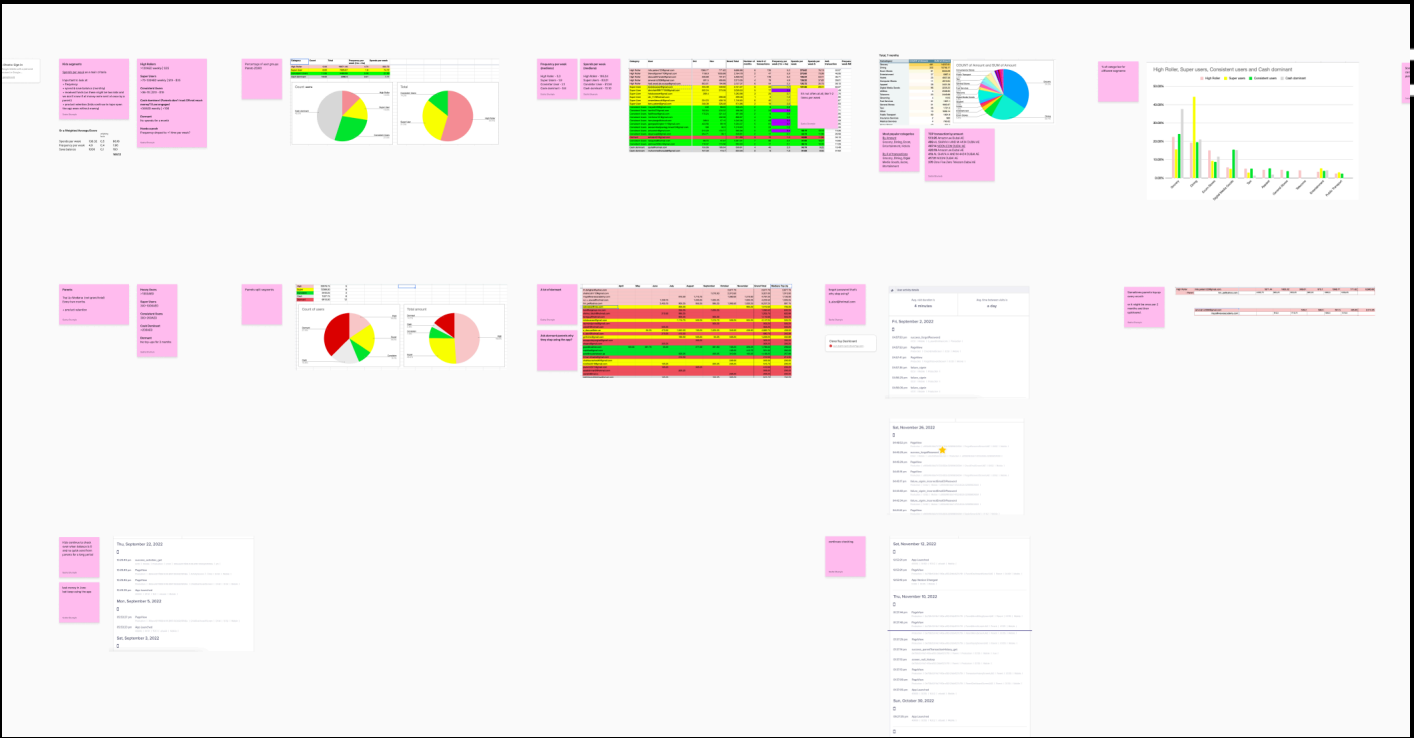




Market research



User Interviews



Analytics Analysis

Insights / Data

Type anything, @mention anyone

Sasha Shumylo

Type anything, @mention anyone

Sasha Shumylo

Insights / Data

Type anything, @mention anyone

Sasha Shumylo

Type anything, @mention anyone

Sasha Shumylo

Problem/Opportunity

Type anything, @mention anyone

Sasha Shumylo



Type anything, @mention anyone

Sasha Shumylo

Type anything, @mention anyone

Sasha Shumylo

Problem/Opportunity

Type anything, @mention anyone

Sasha Shumylo

Possible solutions

Type anything, @mention anyone

Sasha Shumylo

Type anything, @mention anyone

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Sasha Shumylo

Problem/Opportunity

Type anything, @mention anyone

Sasha Shumylo

Possible solutions

Type anything, @mention anyone

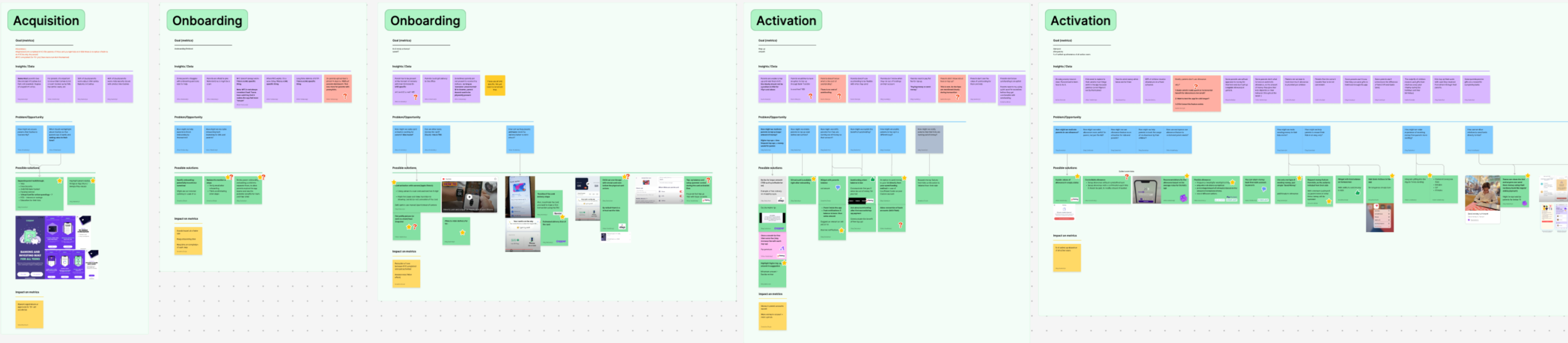
Sasha Shumylo

Type anything, @mention anyone

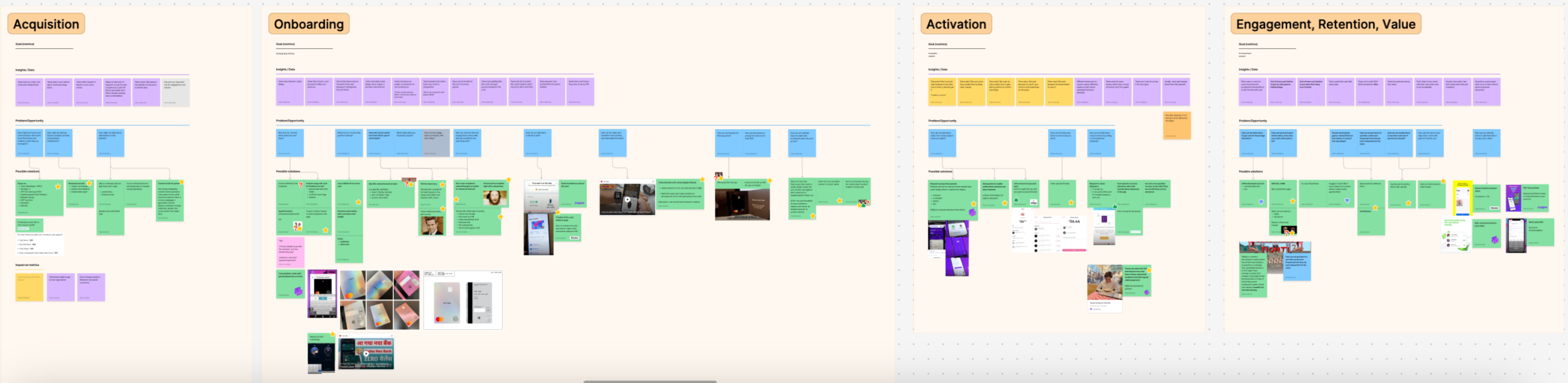
Sasha Shumylo

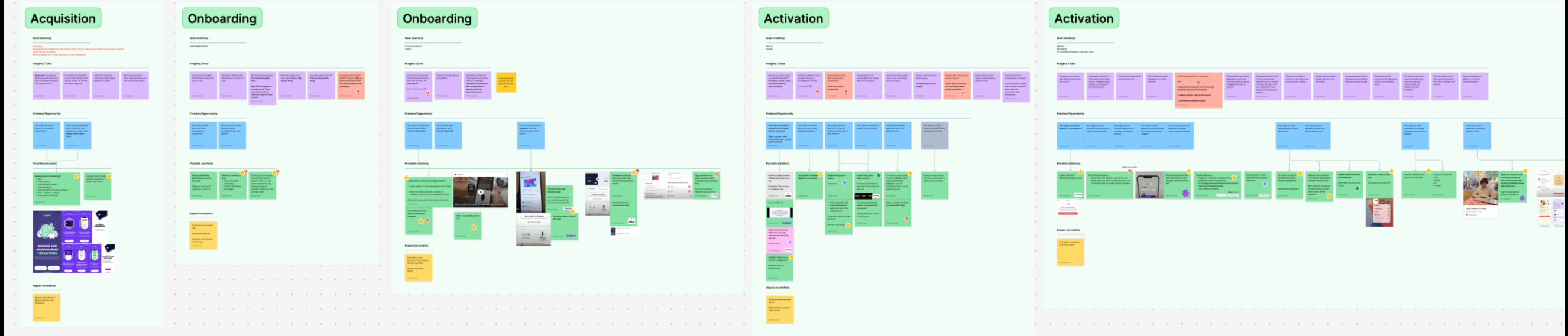


Parents

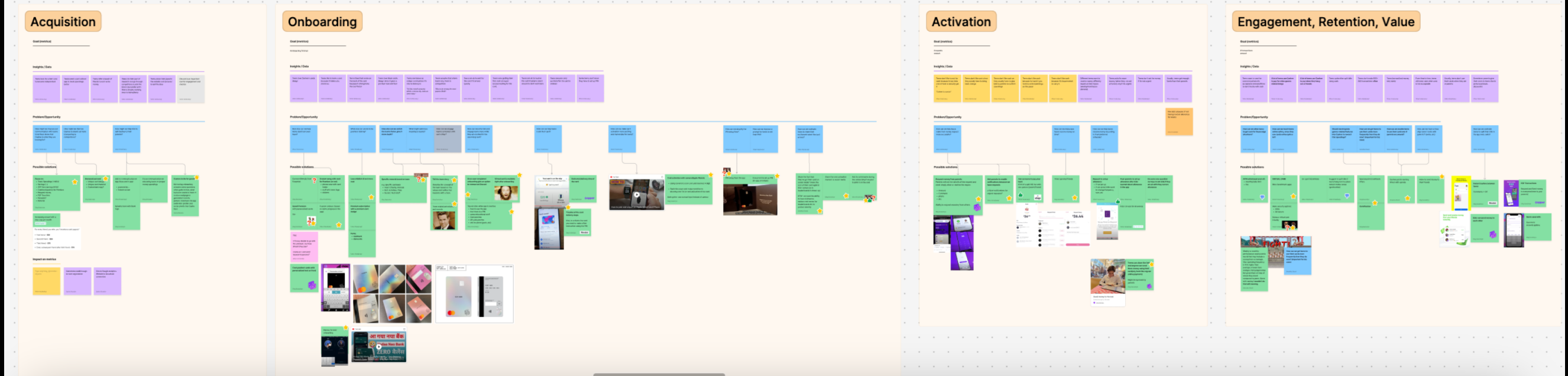


Teens





## Teens



Cashee Backlog					
Backlog Roadmap Board Board: HV Board SS +					
User	Epic	Task/Functionality	Stage	Design Status	Sprint
Parent	Education	Tips & Tricks for parents	To define	To do	Sprint 6 (28 Nov-2 Dec)
Parent	General	Navigation	UX Concept	Done	Sprint 6 (28 Nov-2 Dec)
Parent	Home	Child Dashboard	UX Concept	Done	Sprint 5 (21-25 Nov)
Parent	Home	Send money to child	UX Concept	Done	Sprint 5 (21-25 Nov)
Parent	Home	Notification center	UX Concept	Waiting for approval	Sprint 6 (28 Nov-2 Dec)
Parent	Home	Top up account	UX Concept	Waiting for approval	Sprint 6 (28 Nov-2 Dec)
Parent	Home	Transactions history	UX Concept	Done	Sprint 6 (28 Nov-2 Dec)
Parent	Child	Child Spending	UX Concept	Done	Sprint 6 (28 Nov-2 Dec)
Parent	Child	Child Savings	UX Concept	Done	Sprint 6 (28 Nov-2 Dec)
Parent	Child	Card Settings	UX Concept	Waiting for approval	Sprint 6 (28 Nov-2 Dec)
Parent	Child	Child Learning	To define	To do	Sprint 5 (21-25 Nov)
Parent	Child	Challenges for kids	UX Concept	Done	Sprint 6 (28 Nov-2 Dec)
Parent	Child	Child Rewards	To define	To do	Sprint 5 (21-25 Nov)
Parent	Child	Set up an allowance	UX Concept	Waiting for approval	Sprint 6 (28 Nov-2 Dec)

- ☒ Account settings
- ☒ Notifications
- ☒ Balance
- ☒ Auto-funding status
- ☒ Top-up
- ☒ Money requests
  - ☒ Kid's picture
  - ☒ Kid's name
  - ☒ Reason
  - ☒ Amount
  - ☒ Approve
  - ☒ Decline
    - ☐ Enter message
  - ☐ Stack view
- ☒ Kid's details
  - ☒ Name
  - ☒ Updates badge
  - ☒ Send funds
  - ☒ Spending balance



*Examples*

Insights / Data

<p>Teens don't really understand how to apply theory in real life.</p> <p>Sasha Shumylo</p>	<p>Father tried to start investing with an older one, but he wasn't really interested.</p> <p>Sasha Shumylo</p>	<p>Talk to Ahmed about spending habits, and try to convince each other whether to buy or not to buy certain things.</p> <p>Sasha Shumylo</p>	<p>It's interesting. But I don't understand. Crypto is some sort of gambling. I understand it only on a surface. It's strange.</p> <p>Sasha Shumylo</p>
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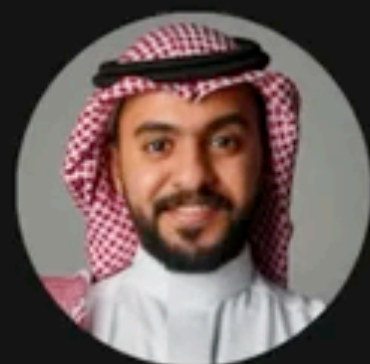
Problem/Opportunity

<p>How to motivate teens learn important thing they don't care about?</p> <p>Viktor Hotskivskyi</p>	<p>How might we build money management habits for teens, not just knowledge?</p> <p>Oleg Gasioshyn</p>
---	--

Possible solution

<p>We ask teens from school vsiists or random surveys in app or discord</p> <p>Smeetha Ghosh</p>	<p>Link it to points and badges</p> <p>Smeetha Ghosh</p>	<p>Contextual learning</p> <p>Sasha Shumylo</p>
--	--	---





From Dad

**350.00**

Follow 'Pay yourself first method'

Transfer 20% to your saving account right away

**To Saving**

**Um, not now**

Insights / Data

<p>Chores are not traditionally a part of Saudi Arabian culture.</p> <p>Sasha Shumylo</p>	<p>Kids don't really have any way to earn money</p> <p>Sasha Shumylo</p>	<p>Mostly, teens receive extra money from parents for things that are not time sensitive</p> <p>Viktor Hotskivskyi</p>
---	--	--

Problem/Opportunity

<p>How might we engage teens and parents to set tasks in the app?</p> <p>Viktor Hotskivskyi</p>
---

Possible solution

<p>Challenges ≠ Tasks</p> <p>Viktor Hotskivskyi</p>	<p>Internship opportunities from other companies- so that <b>Job Board</b> idea</p> <p>Smeetha Ghosh</p>
---	--



10:27

←

How much do you give as a reward?

SAR

200

Continue

1

2

3

4

5

6

7

8

9

.

0

✕

10:27

←

Is there a deadline?

1 week

1 month

3 months

6 months

1 year

Specific deadline

Create without deadline

Create

10:27

✕

A in physics

SAR 200

27 November, 2023 is the deadline  
Rayan has 3 month left

Delete

>

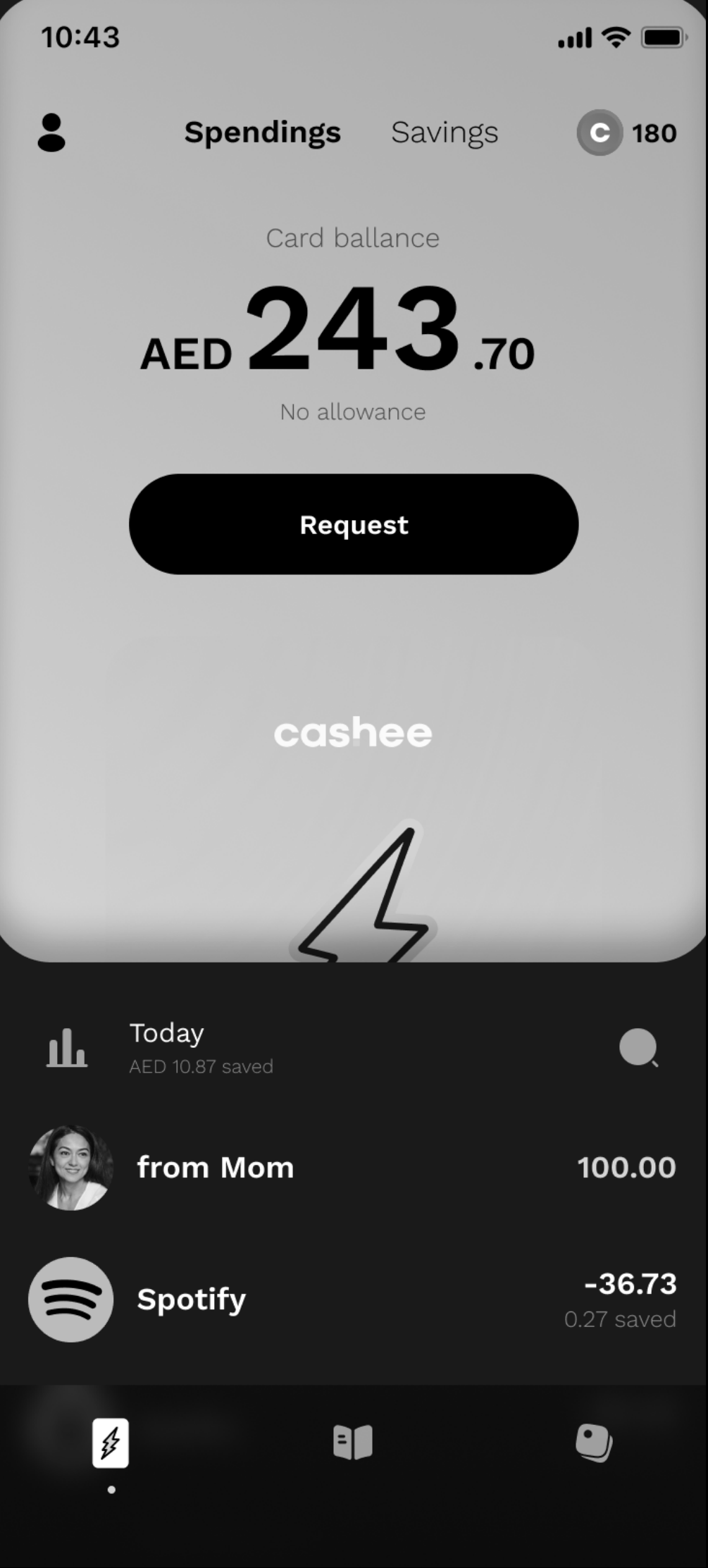
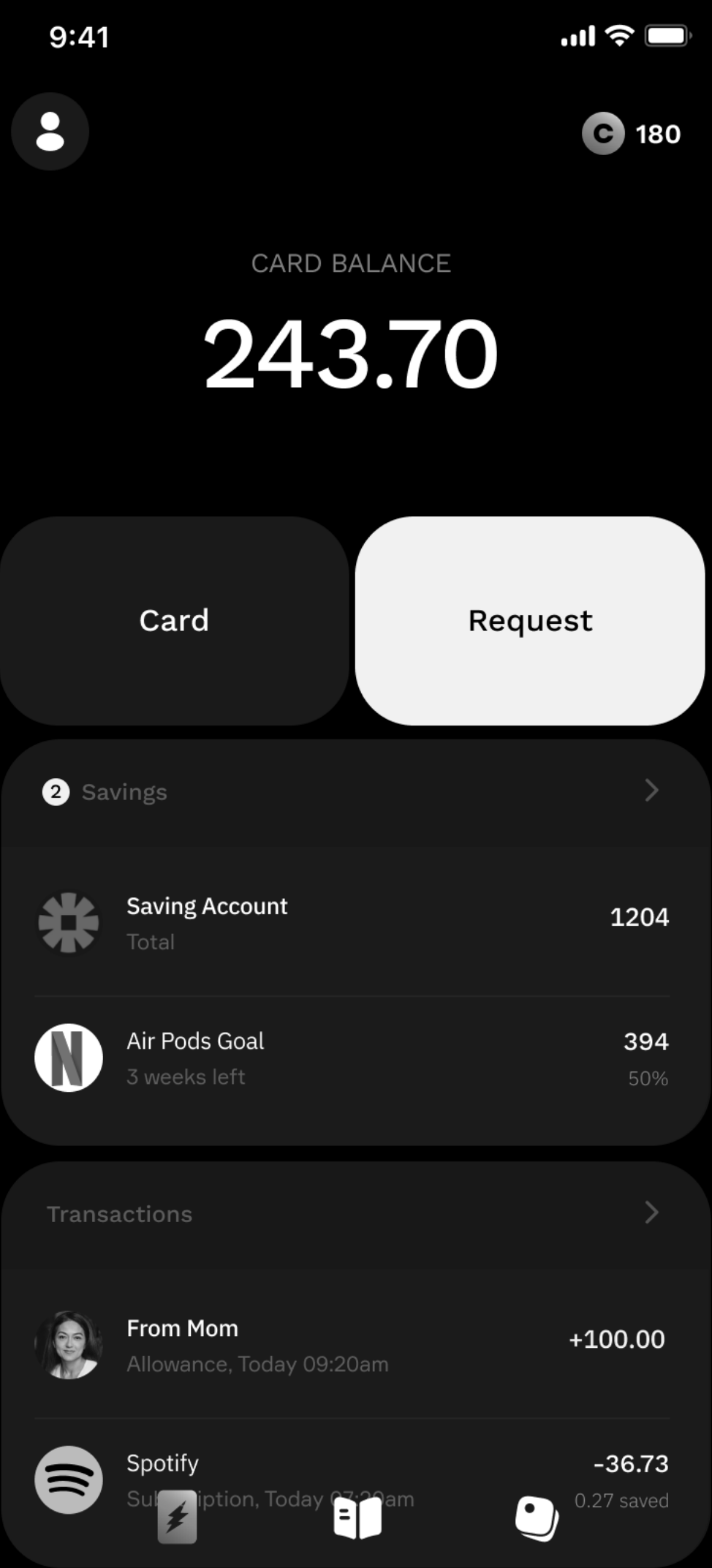
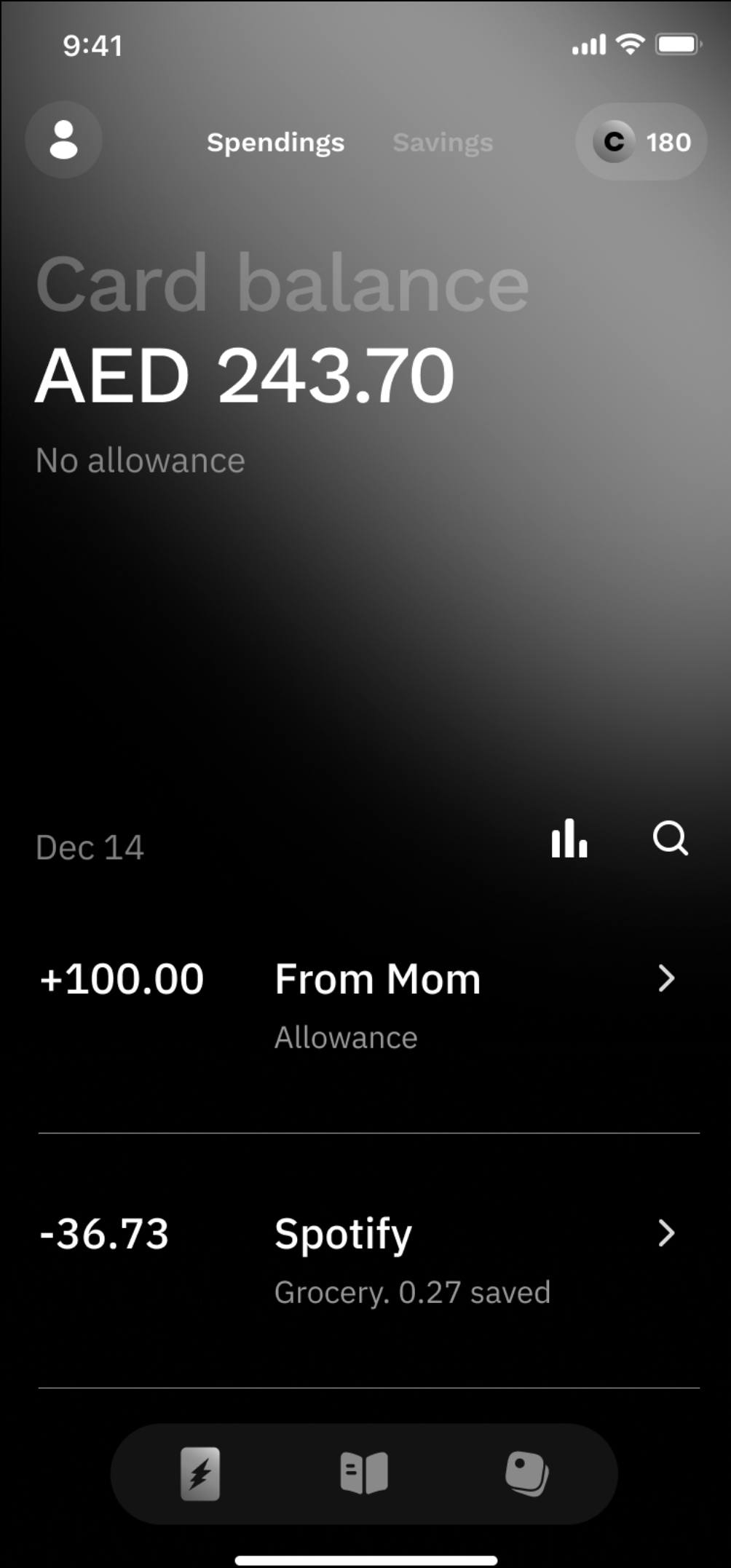
Slide to pay

# THE INSIGHT #2

Concept



There should be a central idea. A story you want to tell





Teens love **black** cards design since it gives a premium look and feel

The **card** itself is really important

Some kids would prefer more **adult** design

Having Cashee is a big reward for kids, they feel more **independent**

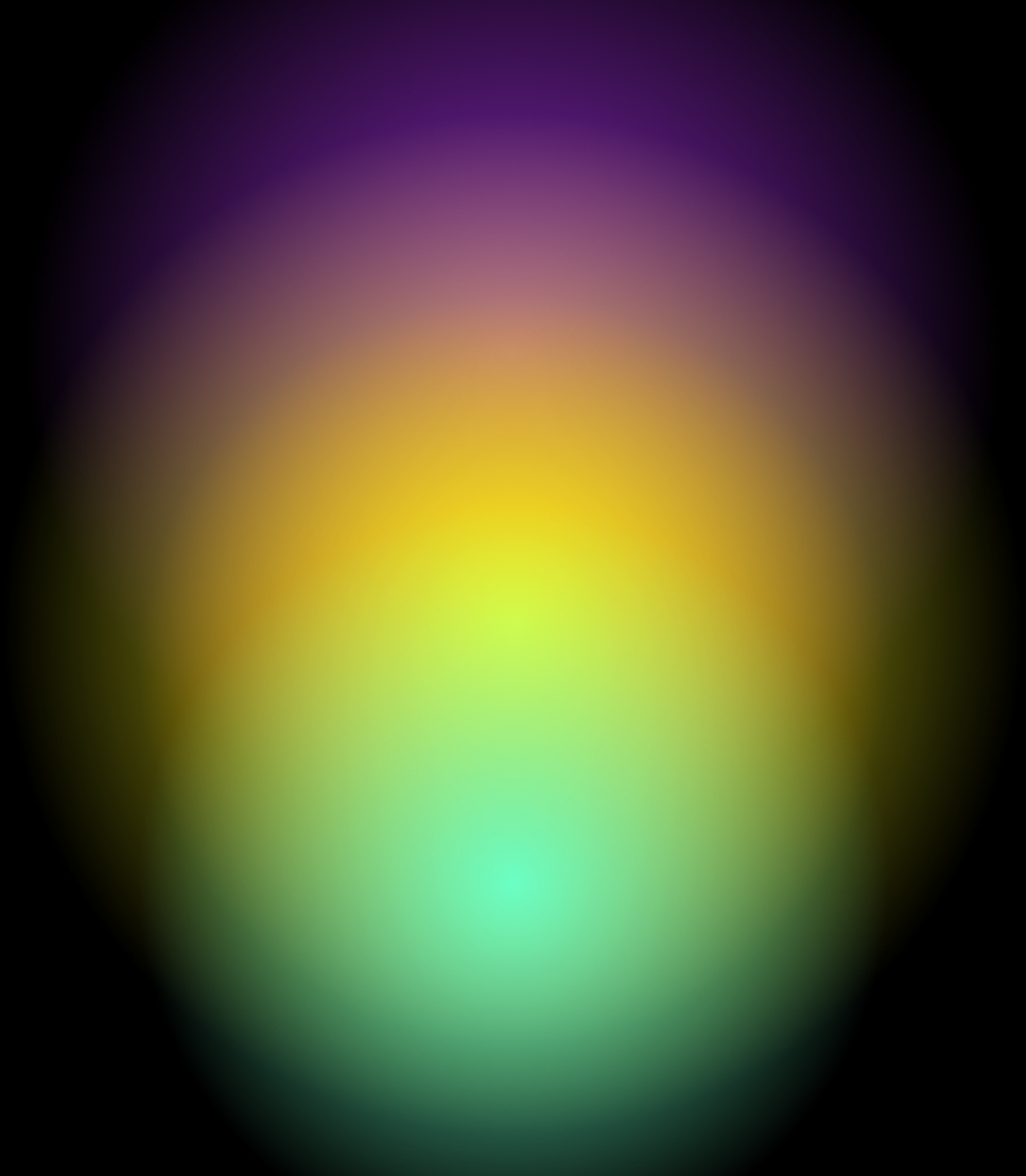
**It's all about the card**

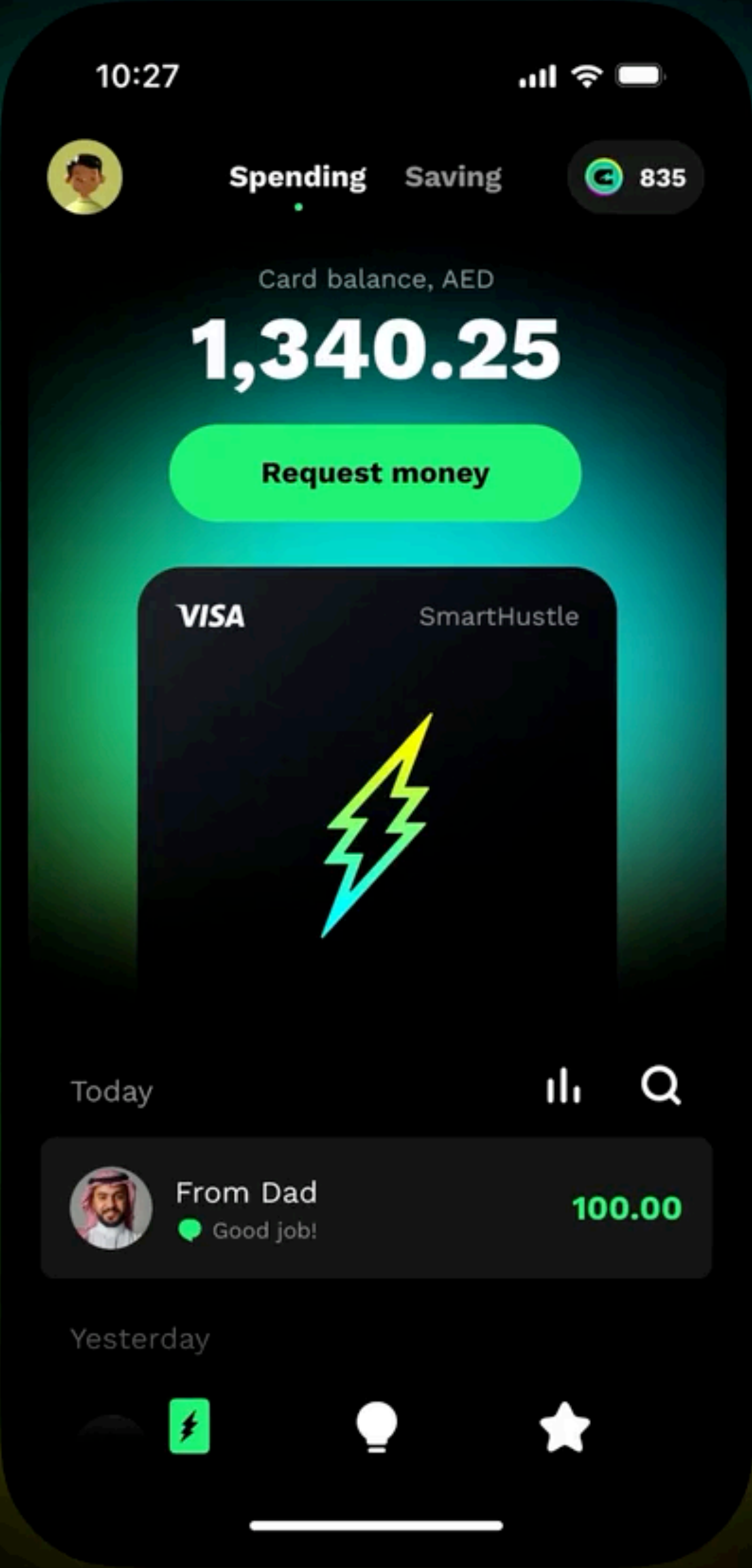
**It's all about the card**

**+**

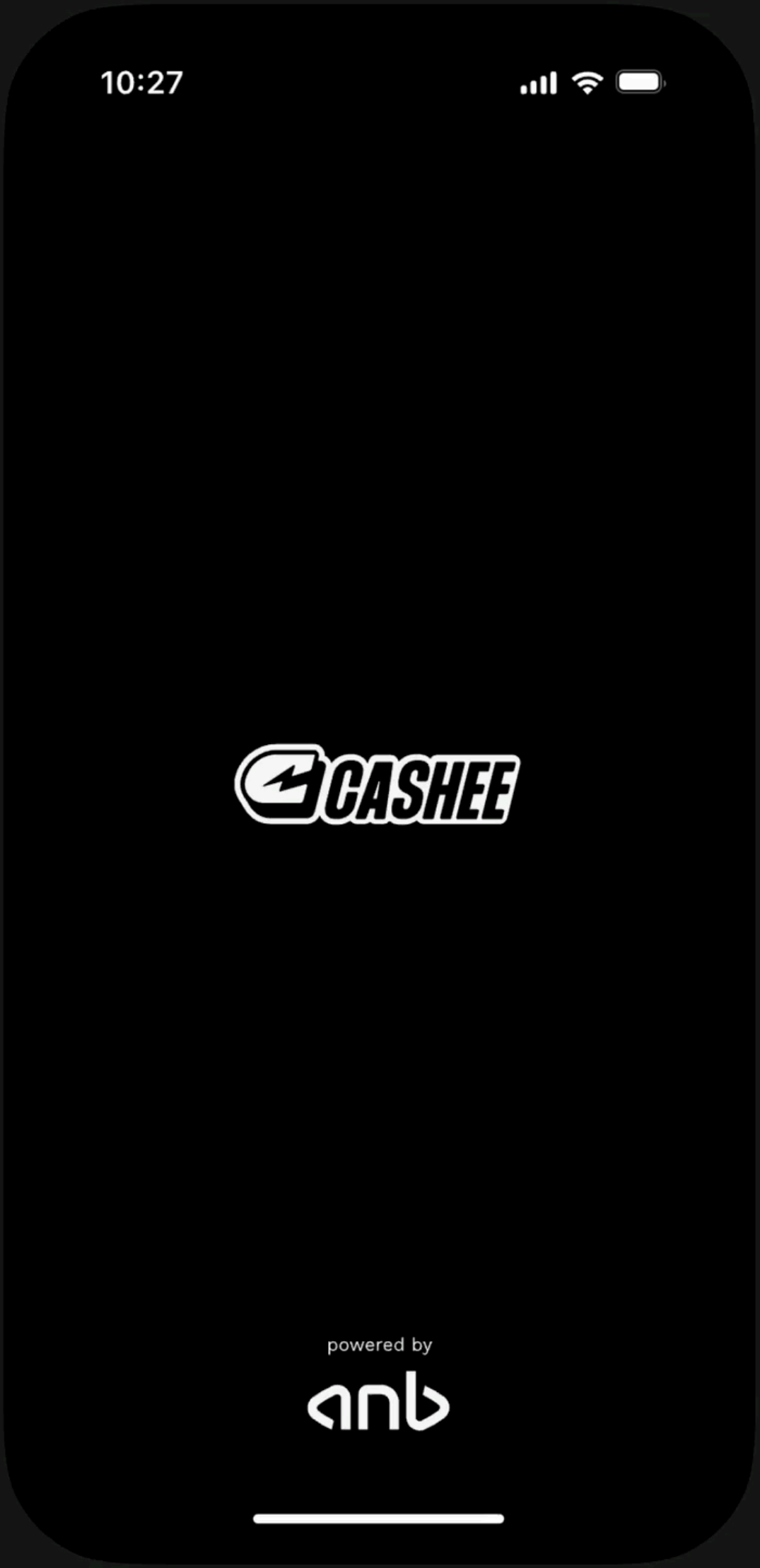
**Stage**











10:27



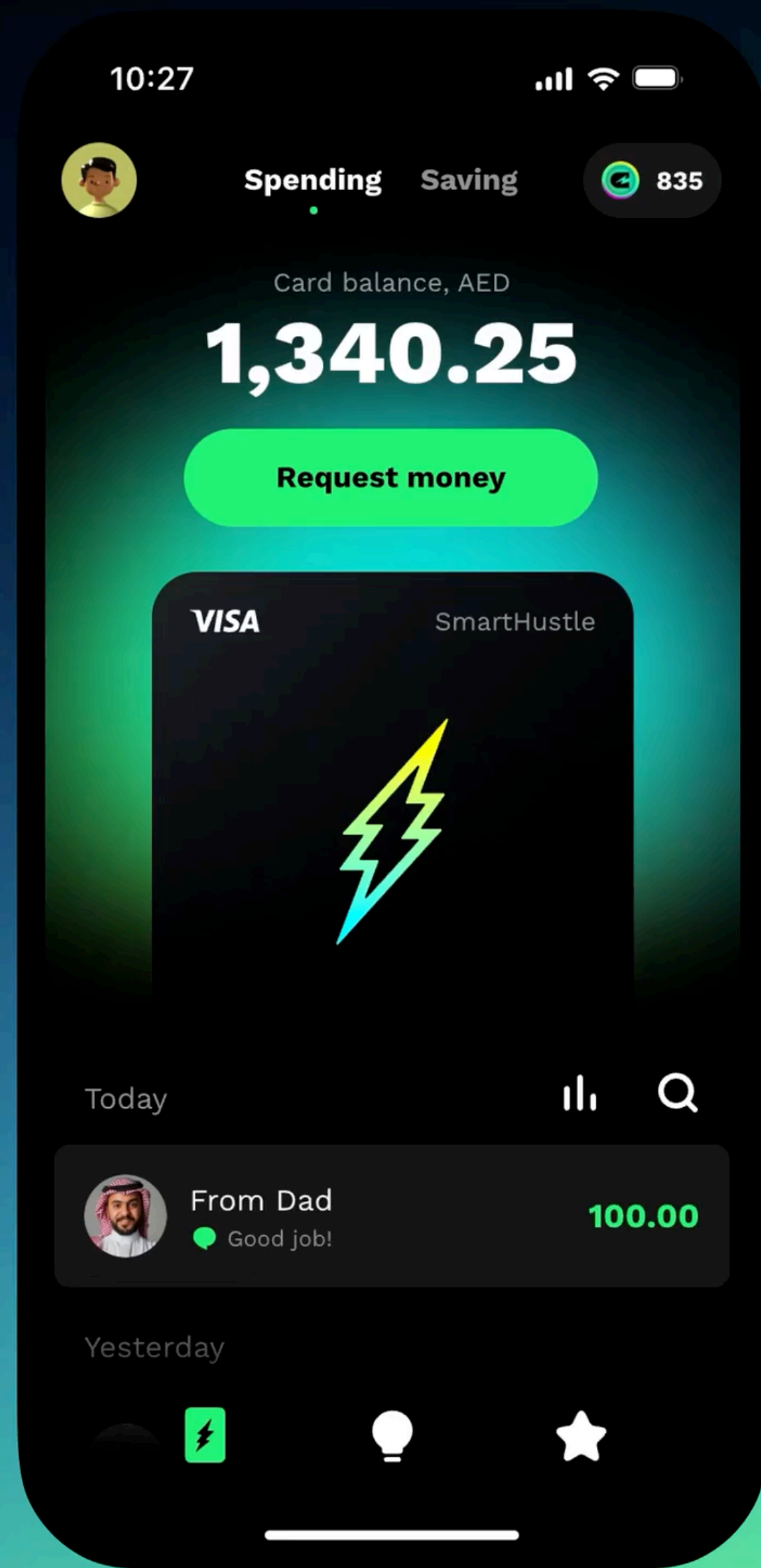


The card has become a central part of communication as well.

**VISA**









# THE INSIGHT #3

Education





*How to teach kids about financial literacy?*



# *How to teach kids about financial literacy?*

Theory

Practice



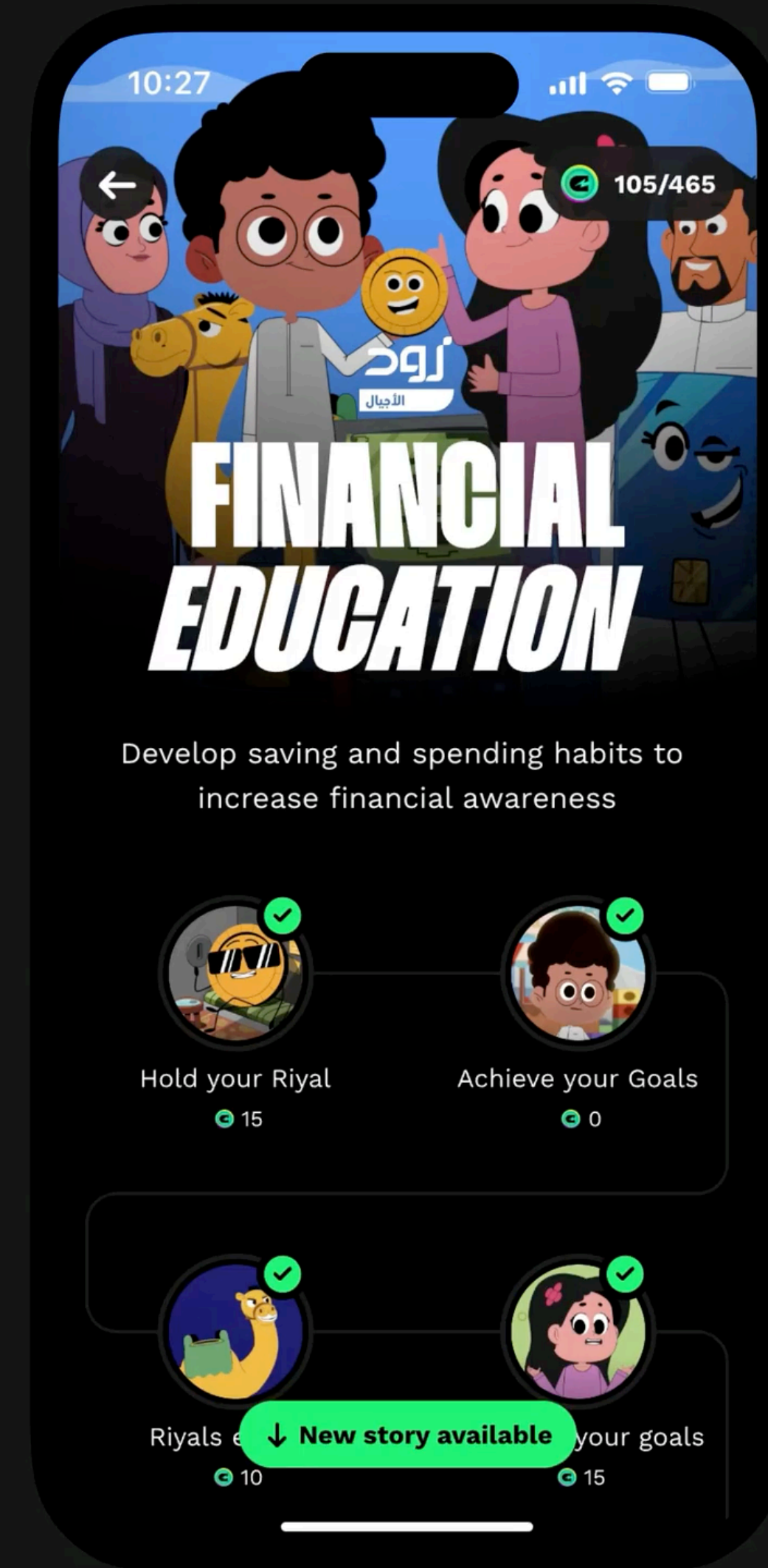
## *How to teach kids about financial literacy?*

Theory

Practice



<div>1 topic</div> <div>5-10 lessons</div> <div>1 lesson : 5 pictures</div> <div>10 quizzes</div> <div>Sasha Shumylo</div>	<div>Money basics</div> <div>History of money</div> <div>Currencies</div> <div>How to pay today</div> <div>Cost of living</div> <div>Banks</div> <div>Sasha Shumylo</div>	<div>Spending</div> <div>Needs vs Wants</div> <div>Spend less than you earn</div> <div>Track expenses</div> <div>Emotional purchase</div> <div>Advertisement</div> <div>Sasha Shumylo</div>	<div>Saving</div> <div>How to save</div> <div>Making saving a habit</div> <div>50/30/20 rule</div> <div>Pay yourself first</div> <div>Saving goals</div> <div>Sasha Shumylo</div>	<div>Budgeting</div> <div>What is a budget?</div> <div>How to start budgeting</div> <div>Let's plan a trip</div> <div>Weekly budget</div> <div>Jars budget</div> <div>Sasha Shumylo</div>	<div>Earning money</div> <div>How to earn money</div> <div>Jobs</div> <div>How to earn in early age</div> <div>Gross pay vs net pay</div> <div>Choers and challenges</div> <div>Sasha Shumylo</div>	<div>Zadar/Giving</div> <div>Charity</div> <div>Sasha Shumylo</div>
<div>Publish every month</div> <div>Sasha Shumylo</div>	<div>Investing</div> <div>Investments</div> <div>Assets</div> <div>Returns</div> <div>Multiple streams of income</div> <div>Diversification</div> <div>Sasha Shumylo</div>	<div>Banking</div> <div>Why do we need banks</div> <div>Bank account</div> <div>Credit, Debit cards</div> <div>Interest rate</div> <div>Deposits</div> <div>Sasha Shumylo</div>	<div>Credit</div> <div>How to borrow money</div> <div>Good vs bad debt</div> <div>Credit score</div> <div>Sasha Shumylo</div>	<div>Saving accounts</div> <div>What are saving accounts</div> <div>Sasha Shumylo</div>	<div>Fraud</div> <div>Shopping smartly</div> <div>Information security</div> <div>Sasha Shumylo</div>	<div>Deposits</div> <div>Shopping smartly</div> <div>Information security</div> <div>Sasha Shumylo</div>
	<div>Economy</div> <div>Inflation</div> <div>Marco economy</div> <div>Pensions</div> <div>Sasha Shumylo</div>	<div>Loans</div> <div>General</div> <div>Car</div> <div>House</div> <div>Leasing</div> <div>Sasha Shumylo</div>	<div>Insurance</div> <div>Sasha Shumylo</div>	<div>Taxes</div> <div>Sasha Shumylo</div>	<div>Crypto</div> <div>Sasha Shumylo</div>	





10:27



0/15

**Money can become  
a source of stress  
if we don't learn  
how to manage it  
well and make it  
work for us**



10:27



0/15



**What do you think of  
Sahel's choice and his  
keenness on the riyal?**

He is right

☐

He is wrong

☐

Would be better if he took the  
gum

☐

Confirm

10:27



**Well done!**

**0/3**

Correct answers

**0**



Coins earned

Finish



# *How to teach kids about financial literacy?*

Topics

Practice



Practice

SPEND

EARN

SAVE



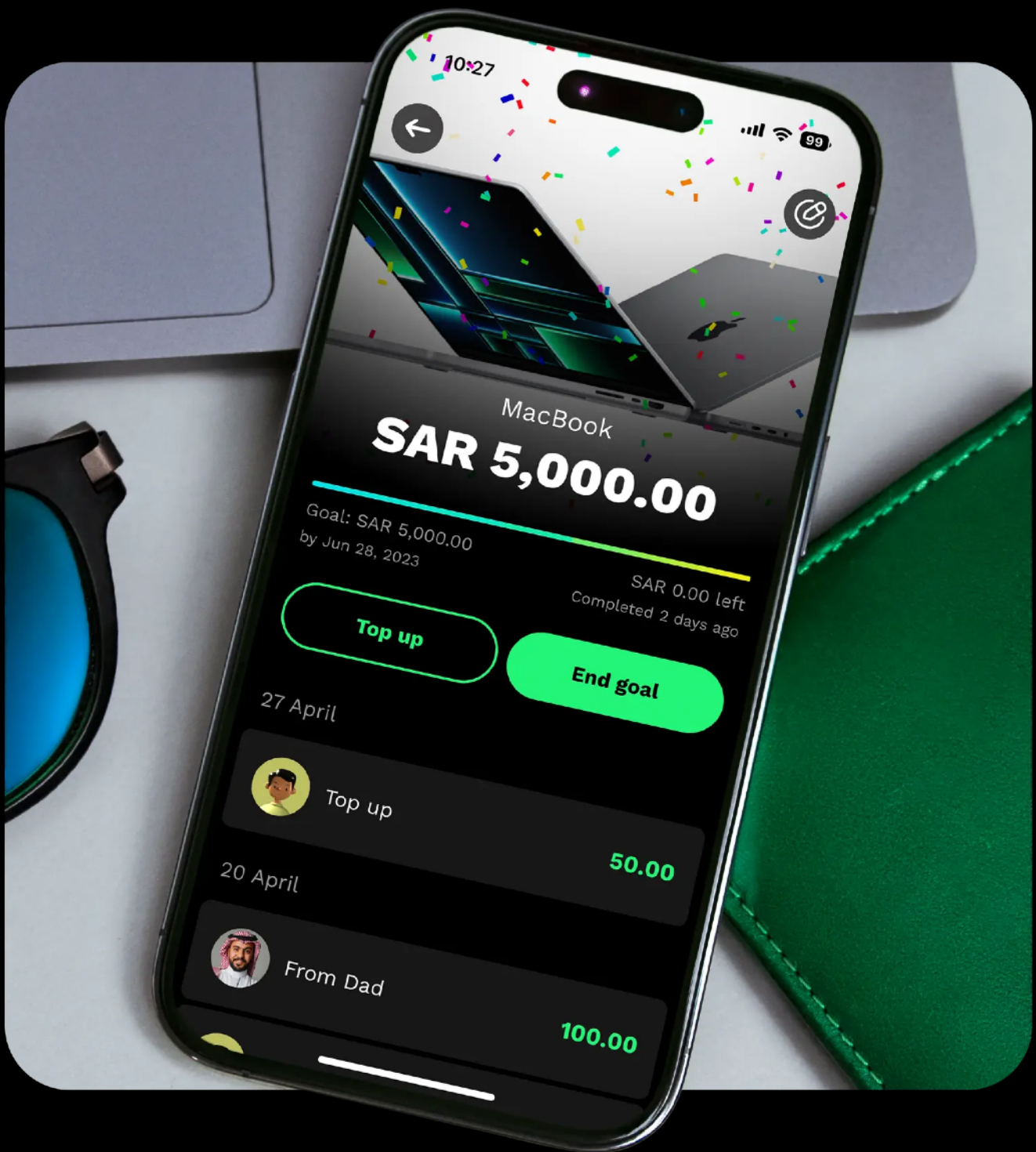
SPEND



EARN



SAVE







Want vs Need



# THE INSIGHT #4

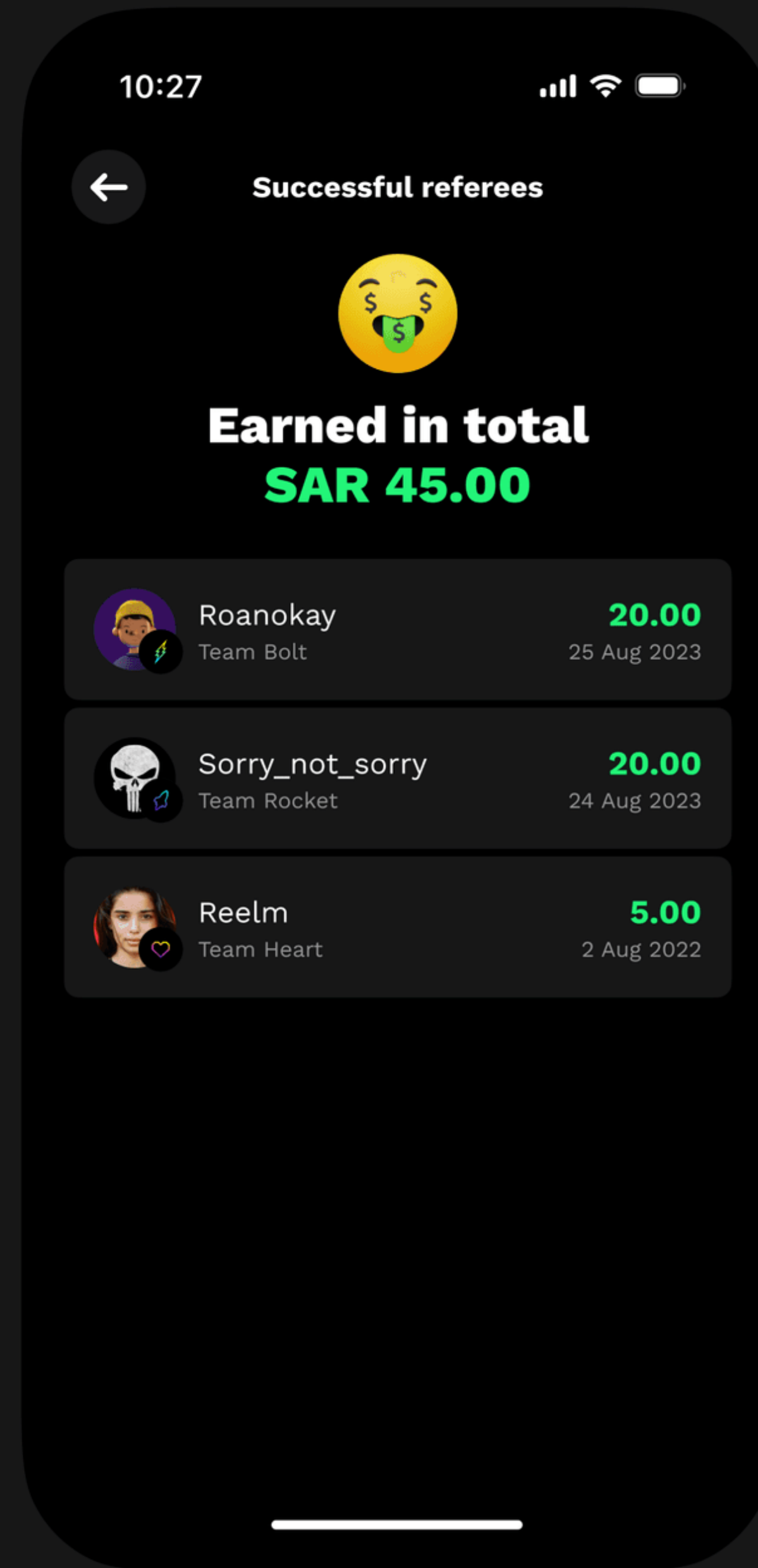
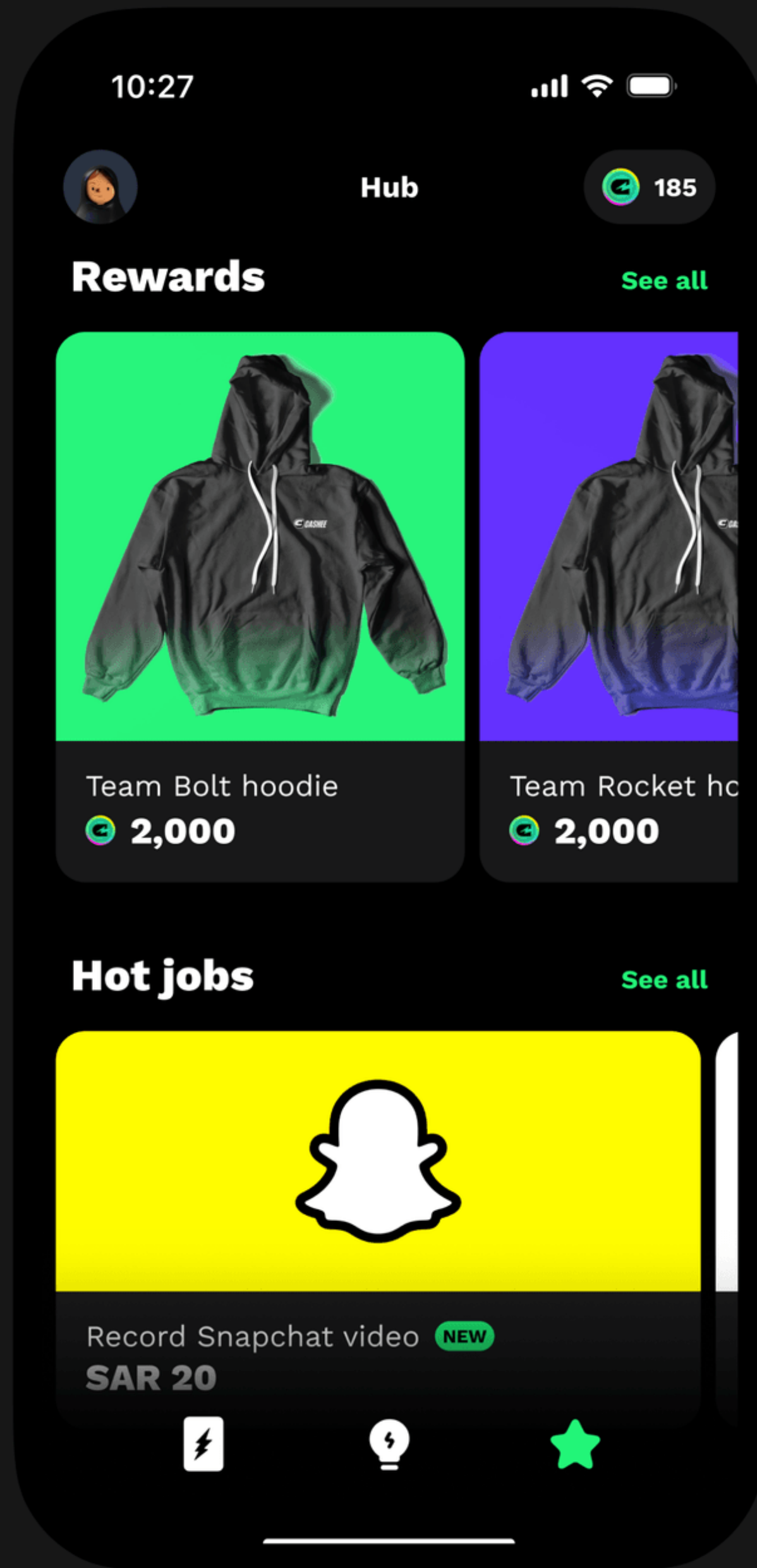
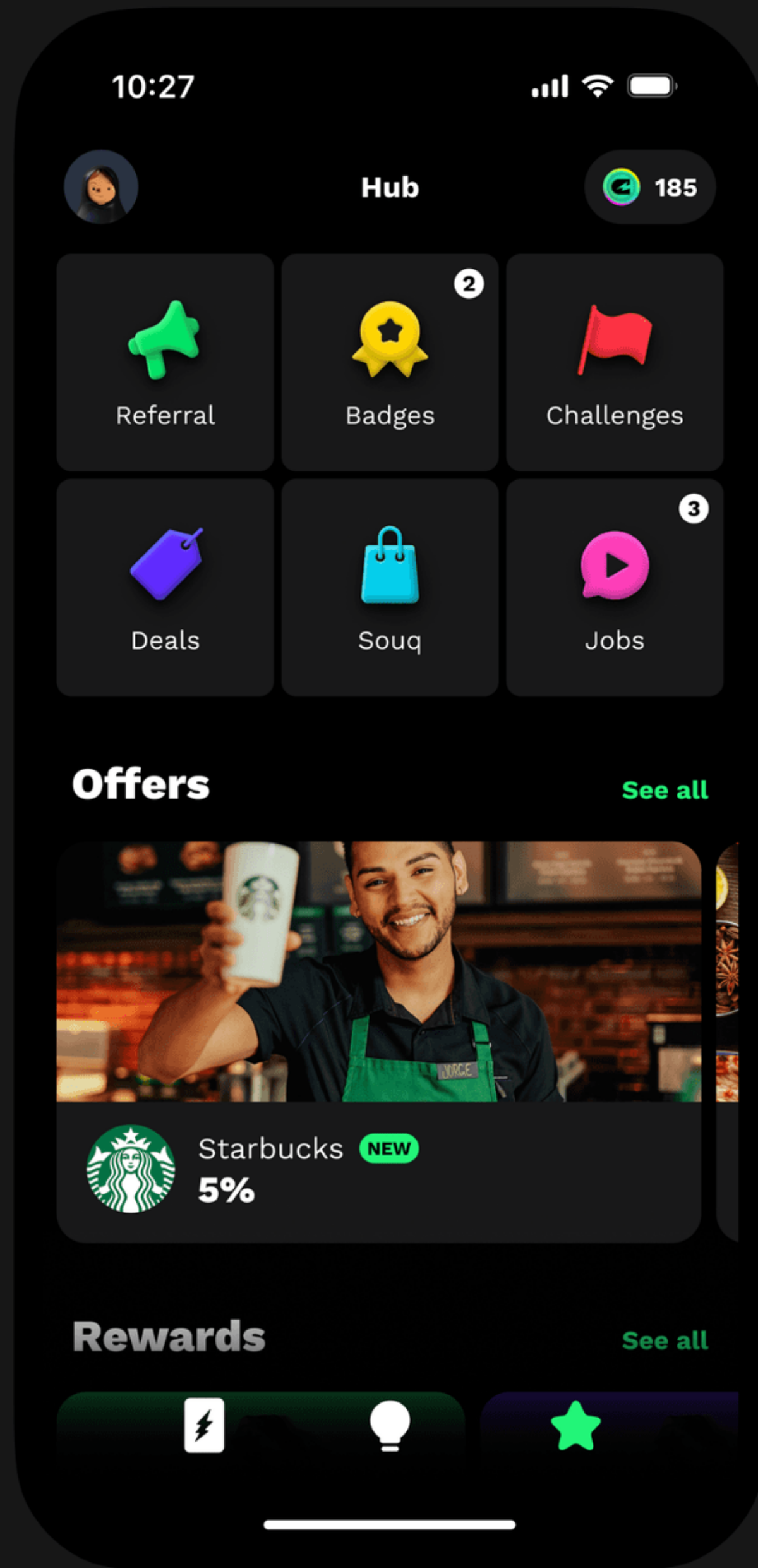
Gamification



*How to marry gamification and  
education?*


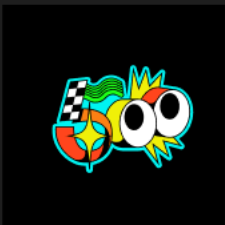
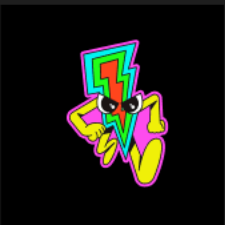

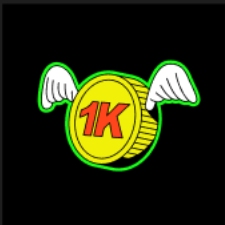

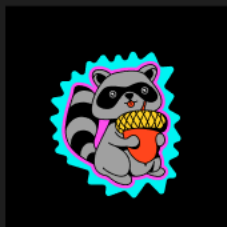




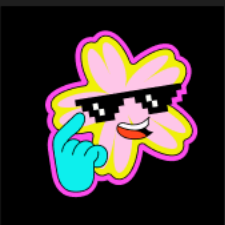
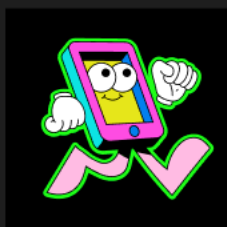










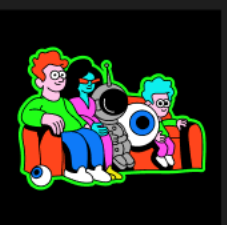
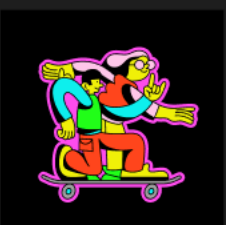


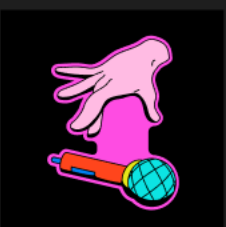
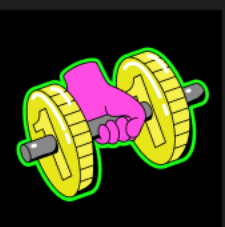

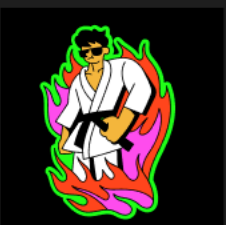
# *Achievements*

Saving

Nailed it	Achiever	Nothing can ...
		
Saver	Super Saver	Ultimate Saver
		
Smart	Like magic!	On a roll!
		
Slam dunk!	Team work	Smart move
		
Big first step!	north star-01 1	Eid Mubarak
		


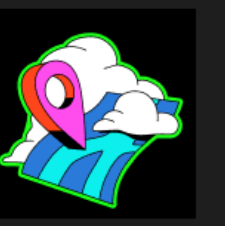





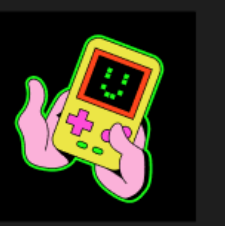

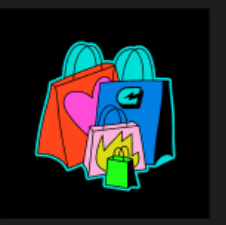






Custom Goal completed with amount  
between SAR 100- SAR 500

Earning

Mate	Bestie	Fam
		
Fam on board	Dune	Mount Everest
		
G.O.A.T	Loaded	Warren Buffett
		
Challenge ac...		
		

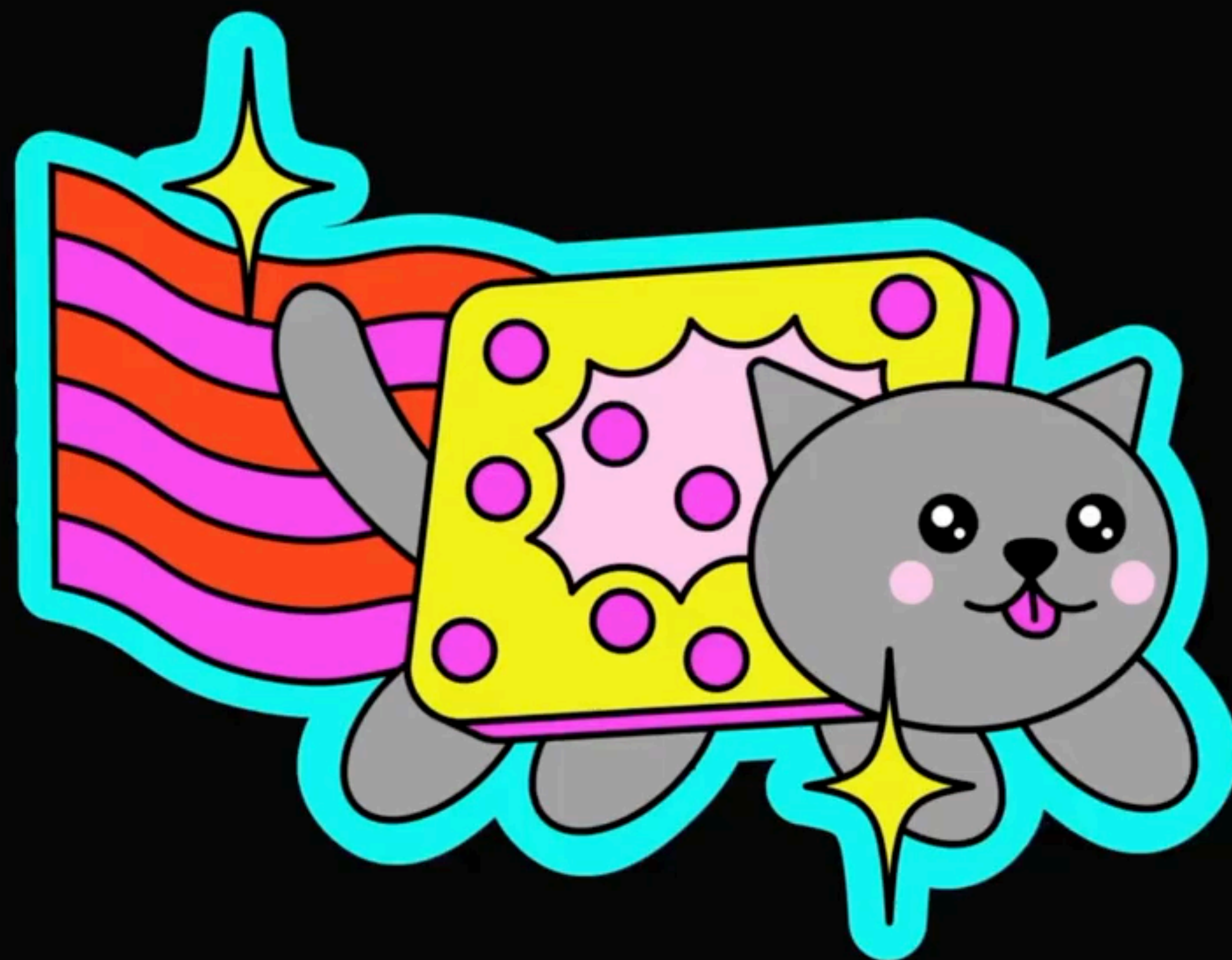
Parent loads child Spend account for  
1000+ SAR in one transfer

Spending

Smooth!	Going plac...	Foodie
		
Gourmet	Top Chef	I ♥ movies
		
Movie critic	Noob	Pro
		
Fashionista	Globetrotter	Wise Owl!
		
Marhaba!	Sprinter	Marathon ...
		
Real Cash...		
		

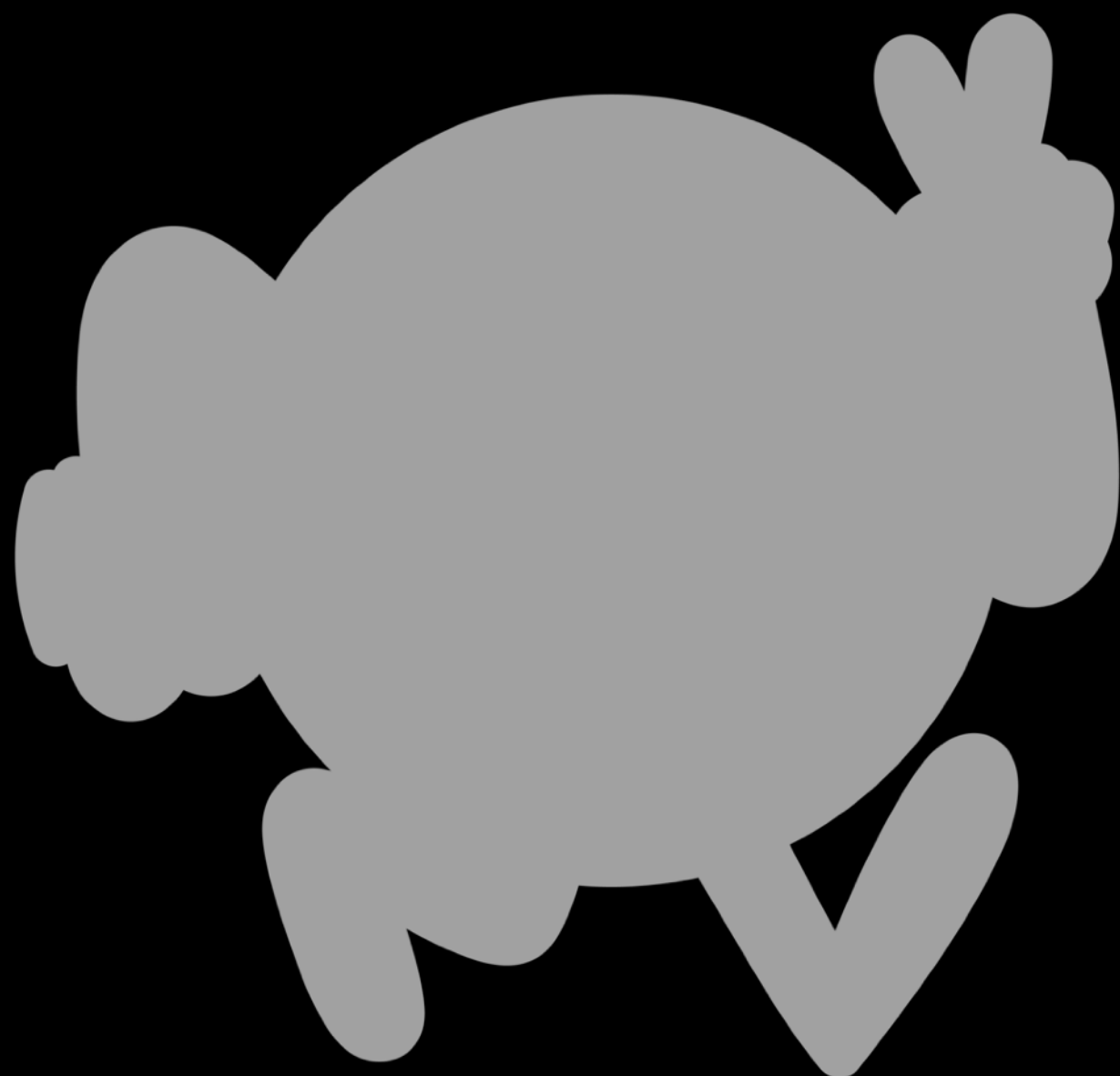
5 purchases in Food & Drinks  
category



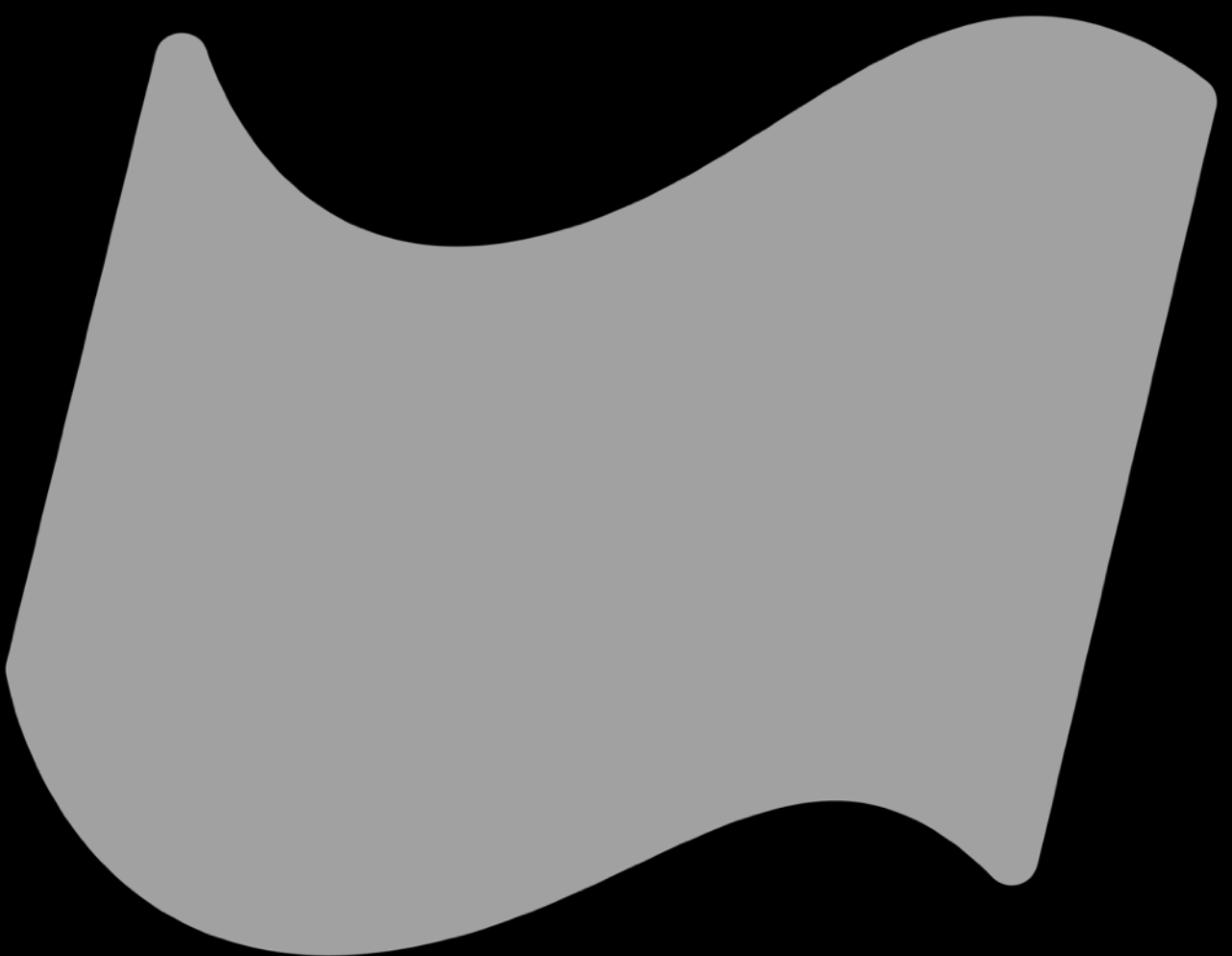




Savings Pro



Global money week



National Day KSA

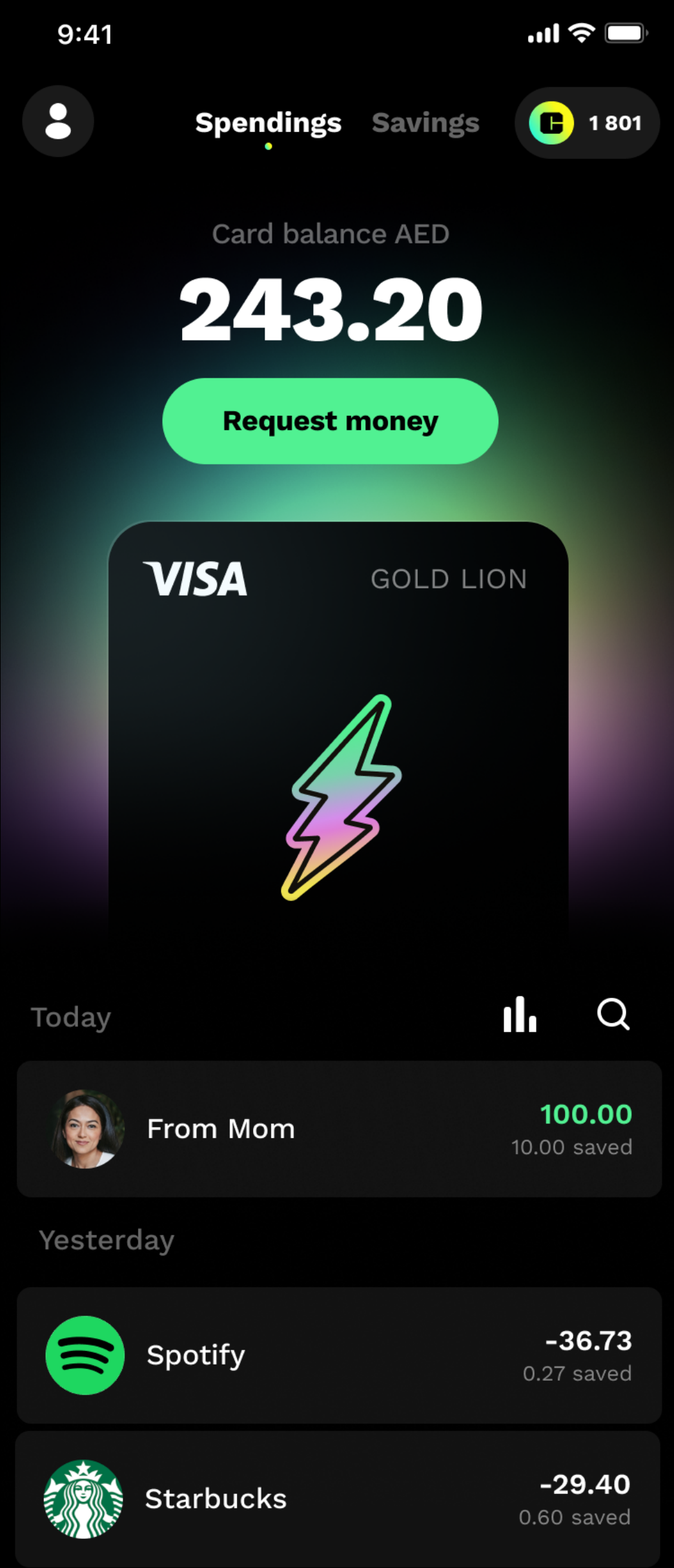


## Bartle's Player Type



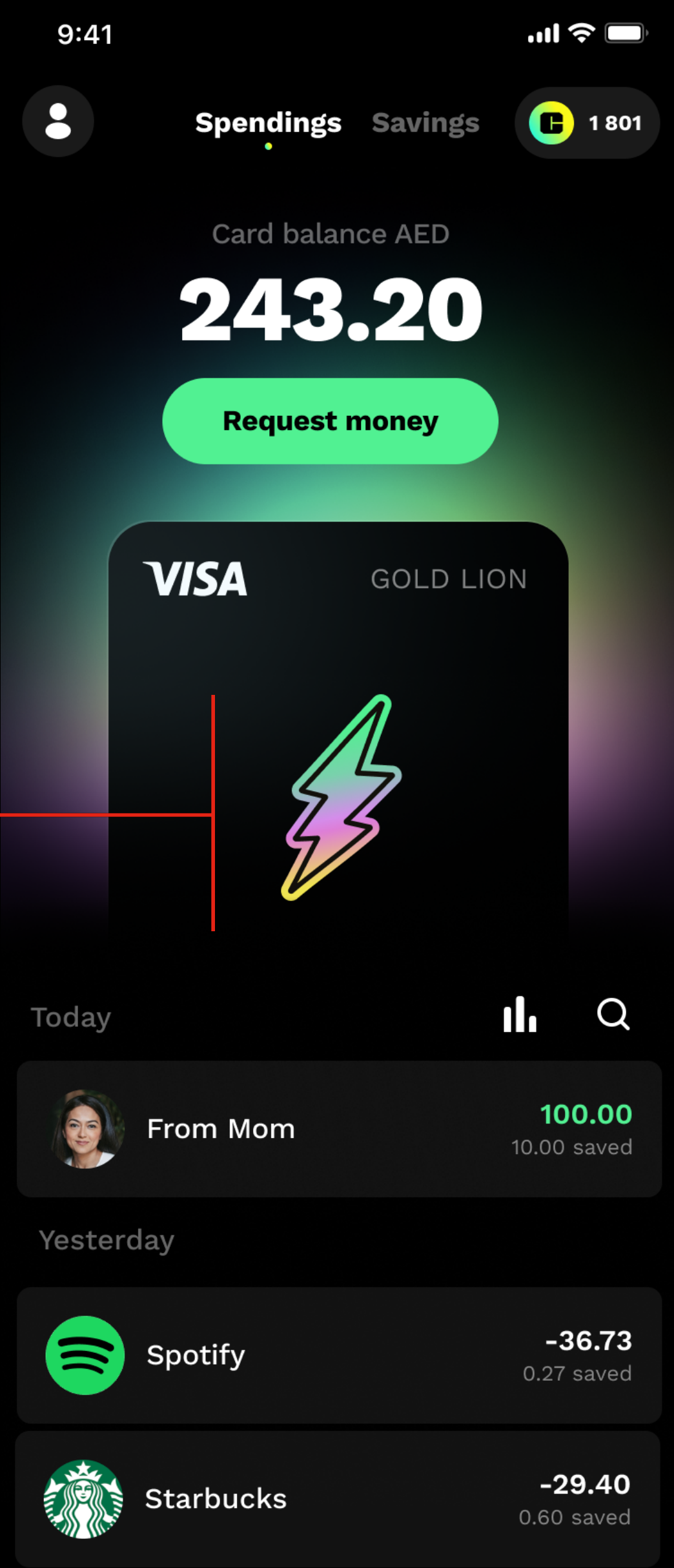
# THE INSIGHT #5

Holistic Approach

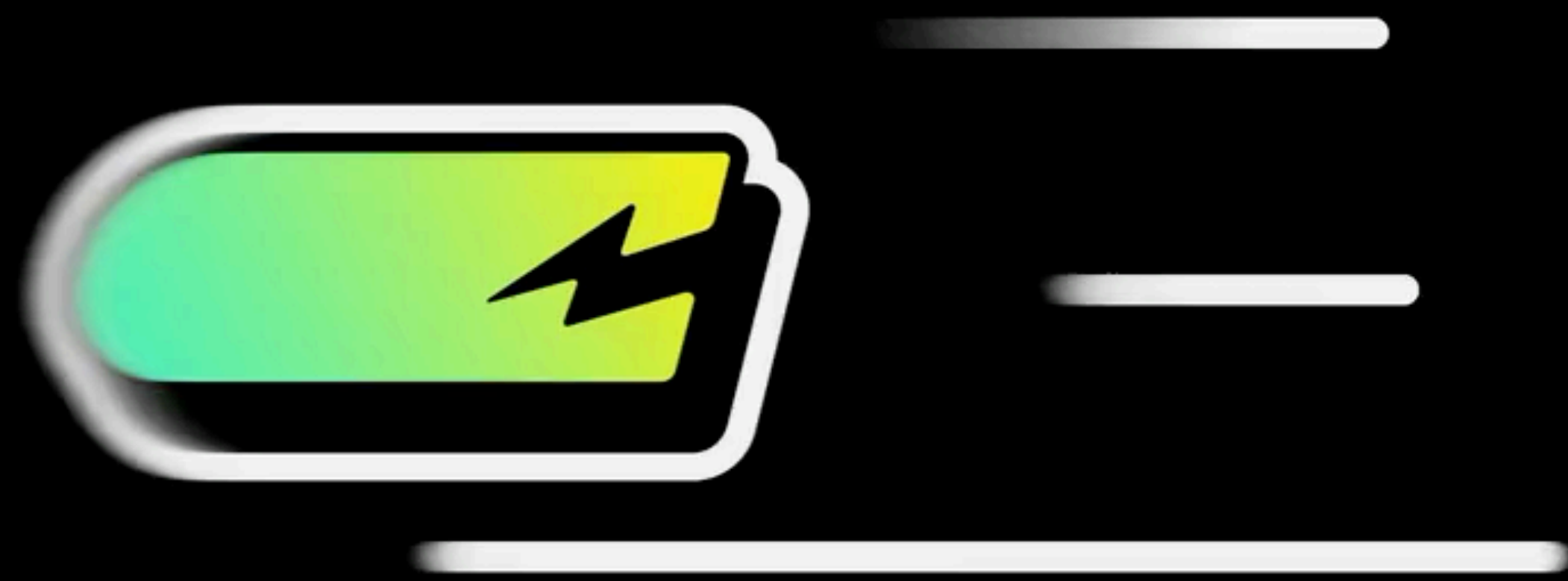




that one



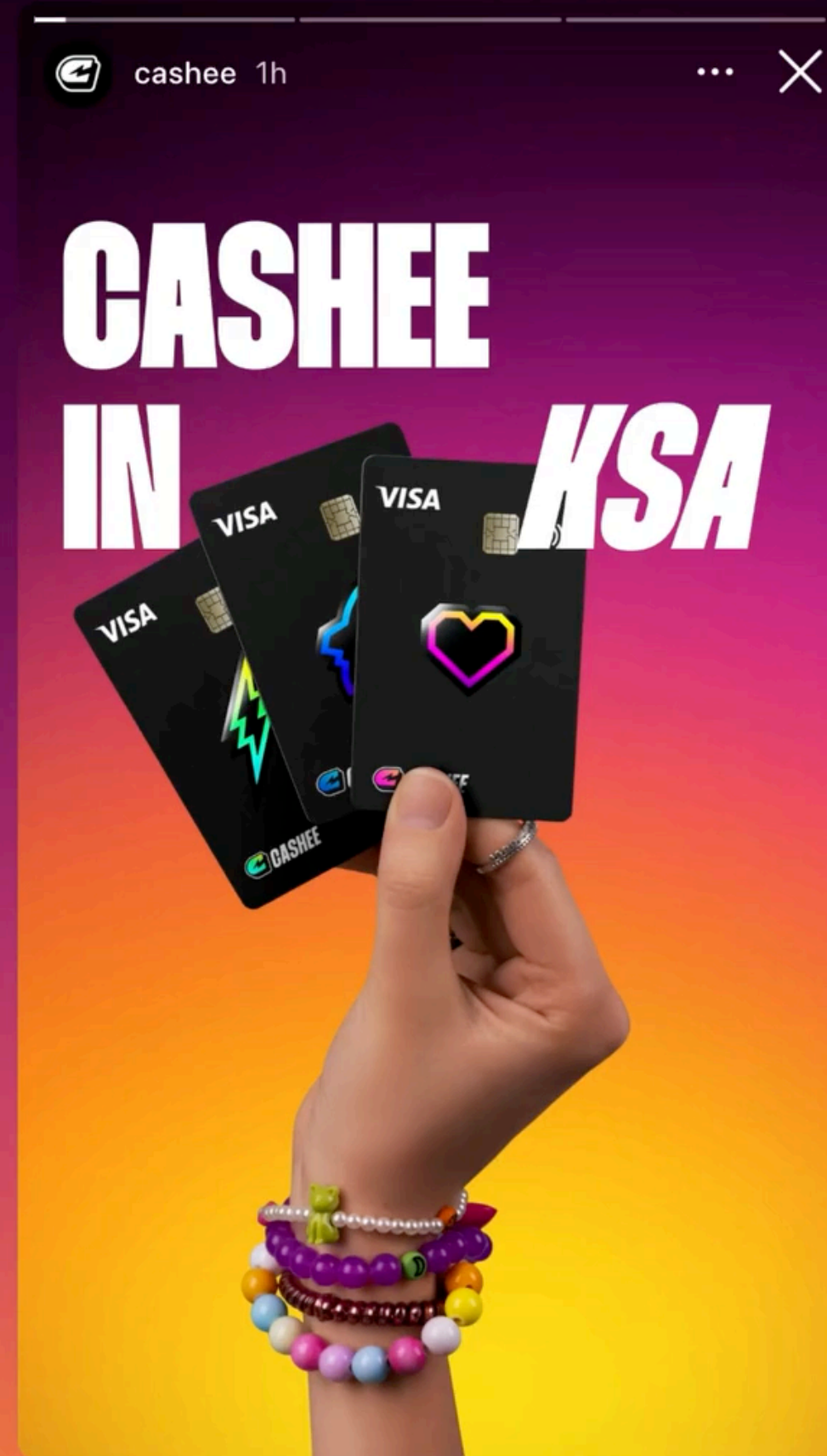
















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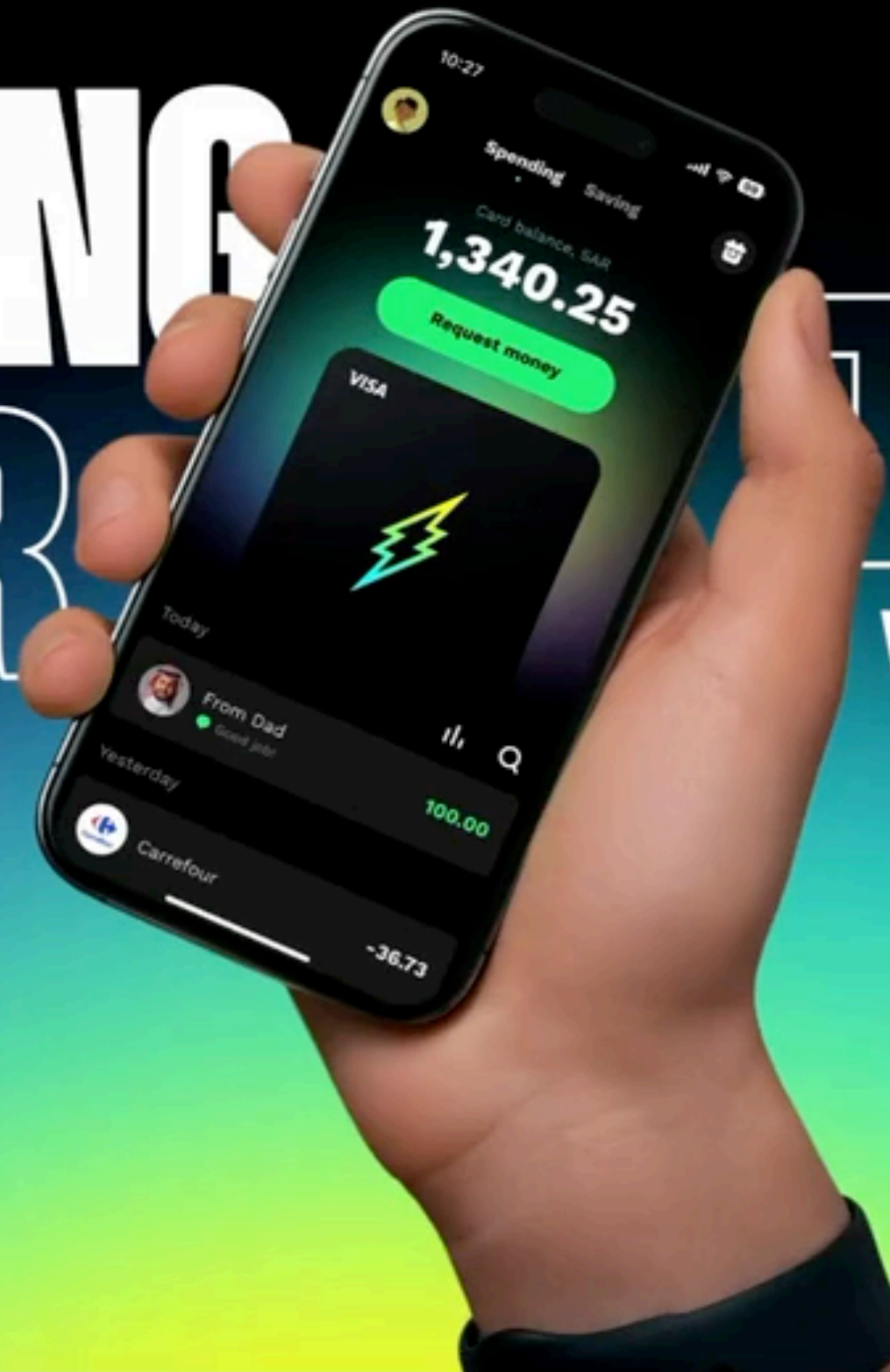
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**ANB led a S3 million Series A  
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investor.**

**Average Rating**



# Q&A